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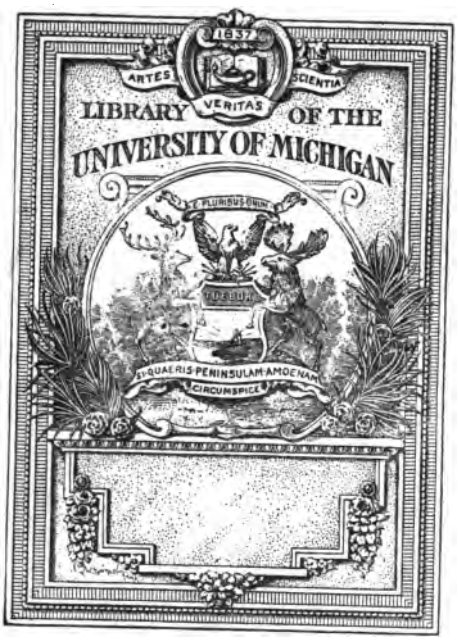
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ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE

STATE OF INDIANA.

Year Ending June 30, 1898.

INSURANCE DEPARTMENT.

INDIANAPOLIS:
WM. B. BURFORD, CONTRACTOR FOR STATE PRINTING AND BINDING.
1898.

Rel. from ch. 4-19-29 MVP.

INSURANCE DEPARTMENT.

The tables accompanying this report show that for the year ending June 30, 1898, the people of Indiana have paid in premiums to life, fire, accident and other classes of insurance companies, which are incorporated under the laws of other States and foreign countries, the sum of $8,179,241.93. This does not include premiums paid to assessment and fraternal associations doing business in this State, the reports of most of these associations being such that the Indiana premiums can not be separated from their receipts from other States. In addition to this, there are several companies operating under special charters granted prior to the adoption of the present constitution, which make no reports to this department, and a number of fraternal societies take advantage of the exemption of the law, and make no reports.

It is safe to say that at least $10,000,000 are annually paid for insurance premiums by citizens of Indiana. The State has undertaken to supervise the business of insurance, and for this vast outlay by its citizens give them protection against insolvent companies, or those doing an unsafe business. The experience gained during the four years of my incumbency convinces me that these laws are not ample to enable this department to weed out companies doing what is considered an unsafe business. It has been the constant effort to hold all such companies down to a strict compliance with the law, but with the laws so uncertain in their meaning, it has been difficult to determine how far the authority of the department reaches. It is certainly not as large as the people believe, or as it should be.

My predecessors have urged the necessity of a complete revision of the insurance laws, and the desirability of such action is again called to the attention of the General Assembly. If, during the short time allotted for the work of legislation, it

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is found this can not be done, then some changes should be made that will make the authority of the department certain and definite, and so improve the laws that the formation of home companies that propose to do a safe business will be encouraged.

So far as the business of fire insurance is concerned, the act of 1852 will still answer with the exception of limitation on the life of corporations organized under it. This should be repealed. Authority should also be given to make periodical examinations of such companies. But this law is not such that a safe or successful life insurance on the stock or mutual plan can be conducted. There is both a demand and an opportunity for the formation of stock or mutual life insurance companies that propose to charge fixed premiums based on standard mortality tables, maintain a legal reserve and issue the best forms of policies. A law should be passed authorizing the incorporation of such companies and fully defining the powers granted to them.

ASSESSMENT COMPANIES.

The law in reference to assessment life companies should be strengthened, and a law passed requiring fraternal companies to come under State supervision. Most of the former class of companies are incorporated under the act of 1883, which does not require them to maintain a reserve or pay the full amount stipulated in their certificates as does the act of 1897. Neither is there limitation on the age of applicants for membership. No company should be permitted to transact the business of life insurance that does not make their assessments large enough to cover the cost of mortality and reasonable expenses and create a reserve sufficient to meet the increased cost of carrying the risk by reason of age and infirmity, and such reserve should be deposited with this department under restrictions, forbidding its use except for the purposes for which it is maintained. The cost of carrying insurance is well established by mortality experience, and no company, assessment or fraternal, can write a risk at a premium barely sufficient to pay the mortality cost at the age taken, with no provision for the increased cost and hope to live. They may give temporary insurance, but when failure comes, then the old and impaired risks who have been

relying on protection are left without insurance. If it should be the policy not to provide for a reserve, then the law should require an increase of the premium or assessment as the age increases and this should be fixed at the time the certificate is issued.

It is a question whether the provisions of the act of 1897 in reference to examinations of this class of companies applies to those which were incorporated under the act of 1883. If the General Assembly has the power, it should require periodical examinations of all insurance companies. It is held by many that under the 1883 and 1897 assessment laws, the Auditor of State alone can apply for a receiver for this class of companies. If this be true and he has not the power to examine them, the law should be changed. If he can not inform himself as to the condition of the company, how is he to judge whether its affairs should be wound up.

SPECIAL CHARTER COMPANIES.

There are several corporations conducting business under special charters granted prior to the adoption of the present constitution. None of these charters require compliance with the insurance laws of the State. All of these companies should be required to file annual statements of condition, be subject to examinations and submit to the same supervision as is required of companies incorporated under the general insurance laws.

PREMIUM NOTE LIFE COMPANIES.

During the past few years several life companies have incorporated under the act of December 20, 1865, authorizing the formation of mutual life, health and accident companies under the law regulating mutual fire companies. It is a serious question whether a life company whose assets consist of notes taken for premiums, and whose ability to meet its losses promptly and in full depends on assessing such notes, can give permanent insurance. It is true such companies are also authorized to take cash premiums, but in such cases what has been said of assessment companies applies. They are not required to

create a reserve or charge a sufficient premium to meet the increased cost of insurance that comes with age. If a strong law is enacted that will permit the organization of life companies, there can be no further purpose to be served by this act and it should be repealed.

ADDITIONAL HELP.

One of the greatest needs towards accomplishing a more successful supervision of insurance companies is that additional help should be given the department. One man is now required to do all the work. When he has to issue 20,000 licenses each year, look after the collection of the fees and taxes, keep the books of the department and attend to its correspondence, he can not give that close scrutiny to reports and methods of companies, that they should have. At least one additional clerk should be provided for, who could give all the time necessary to a thorough examination of reports. When upwards of $200,000 is annually paid into the treasury of the State by insurance companies, this additional help should not be denied the department, especially as its efficiency would be much increased.

A number of companies have, in compliance with law, been depositing securities with the department. The State has not supplied a secure place to keep these deposits, and it has been necessary to rent safety deposit boxes for that purpose. This has been an inconvenience, for the reason that when securities have been changed, interest coupons become due or examinations are made by other insurance departments, it requires the time of a clerk to go to the safety deposit company and remain there until these examinations are complete. Provision should be made for the purchase of a burglar-proof safe for the use of the department.

REPORTS.

This department has endeavored to increase the value of reports filed by all classes of insurance companies by asking for additional and fuller information than has been required. There is some doubt as to the right to demand this, and it is suggested that the law be so amended that companies be compelled to comply with the requirements of the department as

to what reports shall show. In most States standard forms of reports are used, which have been adopted by the conventions of Insurance Commissioners, and if the law is changed as above suggested, this department can make use of these reports, and thus give to our citizens all the knowledge of the various companies that the most approved forms of report require. It is also suggested that companies of other States and foreign countries should only be required to report annually instead of semi-annually. The same amount of revenue can be realized and much useless labor saved.

Respectfully submitted,
AMERICUS C. DAILY,
Auditor of State.

COMPANIES REPORTING.

There are authorized to do business in this State and reporting to the Department:

Indiana Stock Fire companies	1
Indiana Mutual Fire companies	3
Indiana Mutual Life companies	3
Indiana Mutual Live Stock companies	1
Indiana Stock Live Stock companies	1
Indiana Assessment Life and Accident companies	26
Fire and Fire and Marine companies of other States	74
Foreign Fire companies	34
"Old Line" Life companies of other States	34
Surety, Accident and Plate Glass companies of other States and foreign countries	25
Assessment Life and Accident companies of other States	71
Total	273

The following is a list of companies authorized to do business in Indiana, with their location and names of Managers or General Agents:

INDIANA FIRE COMPANIES REPORTING TO THE AUDITOR OF STATE.

Continental Assurance Co. of North America (Stock Co.), Hammond, Ind.
German Fire (Stock Co.), Indianapolis, Ind.
Indianapolis German Mutual Fire, Indianapolis, Ind.
Indiana Millers' Mutual Fire, Indianapolis, Ind.
Indiana Lumbermen's Mutual Fire, Indianapolis, Ind.

INDIANA MUTUAL LIFE COMPANIES.

Hoosier State Life, Richmond, Ind.
Interstate Life Assurance, Indianapolis, Ind.
"Old Line" Life Insurance Co., Indianapolis, Ind.

INDIANA MISCELLANEOUS COMPANIES.

Indiana and Ohio Live Stock Company (Stock Co.), Crawfordsville, Ind.
Farmers' and Citizens' Mutual Live Stock Ins. Co., Brownsburg, Ind.

LIFE AND ACCIDENT ASSESSMENT COMPANIES IN INDIANA.

Name of Company.	Location.	Incorporated.		
		Month.	Day.	Year.
American Mutual Life	Elkhart, Ind	Sept	1	1885
Commercial Travelers' Mutual Accident	Indianapolis, Ind.	Sept	10	1892
Columbian Relief Association	Indianapolis, Ind.	Nov	24	1896
Central Guarantee Life	Indianapolis, Ind.	Aug	31	1897
Citizens' National Life Association	Muncie, Ind.	Oct.	13	1897
Chosen Friends	Indianapolis, Ind.	May	28	1879
Elkhart Masonic Mutual	Elkhart, Ind.	July	14	1888
Fort Wayne Mercantile Accident	Fort Wayne, Ind.	Dec.	17	1892
Guarantee Bond and Accident	Indianapolis, Ind.	Aug	31	1897
Home Indemnity Company	Butler, Ind.	Jan.	23	1897
Home Mutual Benefit Association	South Bend, Ind.	...	...	...
Indiana Life	Indianapolis, Ind.	Feb.	23	1897
Indiana Benefit Association	New Albany, Ind	April	...	1889
International Relief Association	Anderson, Ind.	...	...	...
Knights and Ladies of Honor	Indianapolis, Ind.	April	5	1878
Lincoln Aid Union Life	Muncie, Ind.	Nov.	27	1895
Life Assurance Company of America	Indianapolis, Ind.	Jan.	16	1897
Loyal Life	Goshen, Ind.	April	20	1888
Meridian Life and Trust Company	Indianapolis, Ind.	Jan.	28	1897
Model Life	Indianapolis, Ind.	May	24	1897
Old Wayne Mutual Life	Indianapolis, Ind.	April	23	1883
Quaker Mutual Life	Elkhart, Ind.	Sept	19	1894
Railway Officials and Employes Accident	Indianapolis, Ind.	June	14	1889
Reserve Loan Life	Indianapolis, Ind.	March	2	1897
Supreme Tribe of Ben-Hur	Crawfordsville, Ind.	Jan.	16	1894
State Life	Indianapolis, Ind.	Sept	5	1894
Standard Life	Elkhart, Ind.	July	6	1896
Union Life	Indianapolis, Ind.	Sept	21	1887
Western Life	Indianapolis, Ind.	June	4	1897

FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Ætna	Hartford, Conn	Keeler & Gallagher	Cincinnati, O.
Agricultural	Watertown, N. Y	...	
American Central	St. Louis, Mo	...	
American Fire	New York, N. Y.	T. W. Eustis	Chicago, Ill.
American	Newark, N. J.	...	
Allemannia Fire	Pittsburgh, Pa.	...	
Associated Underwriters	Rockford, Ill.	...	
Boston Marine	Boston, Mass.	...	
Buffalo Commercial	Buffalo, N. Y.	...	
Buffalo German	Buffalo, N. Y.	...	
Citizens'	St. Louis, Mo.	...	
Concordia Fire	Milwaukee, Wis.	...	
Connecticut Fire	Hartford, Conn.	P. D. McGregor	Chicago, Ill.
Continental	New York, N. Y.	J. J. McDonald	Chicago, Ill.
Delaware	Philadelphia, Pa.	D. T. Devin	Chicago, Ill.
Detroit Fire and Marine	Detroit, Mich	...	
Eastern	New York, N. Y.	...	
Equitable Fire & Marine	Providence, R. I.	...	
Erie Fire	Buffalo, N. Y.	...	
Farmers' Fire	York, Pa.	...	

FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.—Continued.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Fire Association	Philadelphia, Pa.		
Fire Insurance Co. of County of Philadelphia	Philadelphia, Pa.		
Fireman's Fund	San Francisco, Cal.	T. S. Chard	Chicago, Ill.
Franklin Fire	Philadelphia, Pa.		
German Fire	Peoria, Ill.		
German	Freeport, Ill.		
German American	New York, N. Y.	Eugene Cary	Chicago, Ill.
German Alliance	New York, N. Y.	Eugene Cary	Chicago, Ill.
Germania Fire	New York, N. Y.	E. J. Halle	Chicago, Ill.
Girard Fire and Marine	Philadelphia, Pa.	W. E. Rollo & Son	Chicago, Ill.
Glens Falls	Glens Falls, N. Y.	J. L. Whitlock	Chicago, Ill.
Grand Rapids Fire	Grand Rapids, Mich		
Greenwich	New York, N. Y.		
Hanover Fire	New York, N. Y.		
Hartford Fire	Hartford, Conn	Cofran & Bissell	Chicago, Ill.
Home	New York, N. Y.		
Home Mutual	San Francisco, Cal.	T. S. Chard	Chicago, Ill.
Insurance Co. of State of New York	New York, N. Y.		
Insurance Co. of North America	Philadelphia, Pa.	J. F. Downing	Erie, Pa.
Merchants'	Newark, N. J	R. H. Garigue	Chicago, Ill.
Michigan Fire and Marine	Detroit, Mich		
Milwaukee Mechanics'	Milwaukee, Wis.		
Milwaukee Fire	Milwaukee, Wis.		
Manhattan Fire	New York, N. Y.		
National Fire	Hartford, Conn	Fred S. James	Chicago, Ill.
National Standard	New York, N. Y.		
New Hampshire Fire	Manchester, N. H		
Newark Fire	Newark, N. J		
Niagara Fire	New York, N. Y	I. S. Blackwelder	Chicago, Ill.
Northwestern National	Milwaukee, Wis		
Ohio Farmers'	LeRoy, Ohio		
Orient	Hartford, Conn	B. W. French	Chicago, Ill.
Pacific Fire	New York, N. Y		
Pennsylvania Fire	Philadelphia, Pa	John H. Davis	Chicago, Ill.
Phenix	Brooklyn, N. Y	Eugene Harbeck	Chicago, Ill.
Phœnix	Hartford, Conn	H. M. Magill	Cincinnati, O.
Queen	New York, N. Y	J. M. Rogers	Chicago, Ill.
Reliance	Philadelphia, Pa	D. T. Devin	Chicago, Ill.
Reading Fire	Reading, Pa		
Rochester German	Rochester, N. Y		
Rockford	Rockford, Ill		
Schuylkill Fire	Philadelphia, Pa		
Security	New Haven, Conn	C. E. Sheldon	Rockford, Ill.
Spring Garden	Philadelphia, Pa		
Springfield Fire and Marine	Springfield, Mass	A. J. Harding	Chicago, Ill.
St. Paul Fire and Marine	St. Paul, Minn	Benj. Marott	Dayton, O.
Sun Mutual	New Orleans, La	G. M. Fisher	
Teutonia Fire and Marine	Dayton, Ohio		
Teutonia	New Orleans, La	R. S. Critchell	Chicago, Ill.
Traders'	Chicago, Ill		
United Firemen's	Philadelphia, Pa		
Western Underwriters	Chicago, Ill	Wm. Feiler	Chicago, Ill.
Westchester Fire	New York, N. Y	M. O. Brown	Chicago, Ill.
Williamsburgh City Fire	Brooklyn, N. Y		

LIFE AND ACCIDENT ASSESSMENT COMPANIES IN INDIANA.

Name of Company.	Location.	Incorporated.		
		Month.	Day.	Year.
American Mutual Life	Elkhart, Ind	Sept	1	1885
Commercial Travelers' Mutual Accident	Indianapolis, Ind.	Sept	10	1892
Columbian Relief Association	Indianapolis, Ind.	Nov	24	1896
Central Guarantee Life	Indianapolis, Ind.	Aug	31	1897
Citizens' National Life Association	Muncie, Ind.	Oct.	13	1897
Chosen Friends	Indianapolis, Ind.	May	28	1879
Elkhart Masonic Mutual	Elkhart, Ind.	July	14	1888
Fort Wayne Mercantile Accident	Fort Wayne, Ind.	Dec.	17	1892
Guarantee Bond and Accident	Indianapolis, Ind.	Aug	31	1897
Home Indemnity Company	Butler, Ind.	Jan.	23	1897
Home Mutual Benefit Association	South Bend, Ind.	...	...	...
Indiana Life	Indianapolis, Ind.	Feb.	23	1897
Indiana Benefit Association	New Albany, Ind	April	..	1889
International Relief Association	Anderson, Ind.	...	..	...
Knights and Ladies of Honor	Indianapolis, Ind.	April	5	1878
Lincoln Aid Union Life	Muncie, Ind.	Nov.	27	1895
Life Assurance Company of America	Indianapolis, Ind.	Jan.	16	1897
Loyal Life	Goshen, Ind.	April	20	1888
Meridian Life and Trust Company	Indianapolis, Ind.	Jan.	28	1897
Model Life	Indianapolis, Ind.	May	24	1897
Old Wayne Mutual Life	Indianapolis, Ind.	April	23	1883
Quaker Mutual Life	Elkhart, Ind.	Sept	19	1894
Railway Officials and Employes Accident	Indianapolis, Ind.	June	14	1889
Reserve Loan Life	Indianapolis, Ind.	March	2	1897
Supreme Tribe of Ben-Hur	Crawfordsville, Ind.	Jan.	16	1894
State Life	Indianapolis, Ind.	Sept	5	1894
Standard Life	Elkhart, Ind.	July	6	1896
Union Life	Indianapolis, Ind.	Sept	21	1887
Western Life	Indianapolis, Ind.	June	4	1897

FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Ætna	Hartford, Conn	Keeler & Gallagher	Cincinnati, O.
Agricultural	Watertown, N. Y	...	
American Central	St. Louis, Mo	...	
American Fire	New York, N. Y.	T. W. Eustis	Chicago, Ill.
American	Newark, N. J.	...	
Allemannia Fire	Pittsburgh, Pa.	...	
Associated Underwriters	Rockford, Ill.	...	
Boston Marine	Boston, Mass.	...	
Buffalo Commercial	Buffalo, N. Y.	...	
Buffalo German	Buffalo, N. Y.	...	
Citizens'	St. Louis, Mo.	...	
Concordia Fire	Milwaukee, Wis.	...	
Connecticut Fire	Hartford, Conn.	P. D. McGregor	Chicago, Ill.
Continental	New York, N. Y.	J. J. McDonald	Chicago, Ill.
Delaware	Philadelphia, Pa.	D. T. Devin	Chicago, Ill.
Detroit Fire and Marine	Detroit, Mich	...	
Eastern	New York, N. Y.	...	
Equitable Fire & Marine	Providence, R. I.	...	
Erie Fire	Buffalo, N. Y.	...	
Farmers' Fire	York, Pa.	...	

FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.—Continued.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Fire Association	Philadelphia, Pa.		
Fire Insurance Co. of County of Philadelphia	Philadelphia, Pa.		
Fireman's Fund	San Francisco, Cal.	T. S. Chard	Chicago, Ill.
Franklin Fire	Philadelphia, Pa.		
German Fire	Peoria, Ill.		
German	Freeport, Ill.		
German American	New York, N. Y.	Eugene Cary	Chicago, Ill.
German Alliance	New York, N. Y.	Eugene Cary	Chicago, Ill.
Germania Fire	New York, N. Y.	E. J. Halle	Chicago, Ill.
Girard Fire and Marine	Philadelphia, Pa.	W. E. Rollo & Son	Chicago, Ill.
Glens Falls	Glens Falls, N. Y.	J. L. Whitlock	Chicago, Ill.
Grand Rapids Fire	Grand Rapids, Mich		
Greenwich	New York, N. Y.		
Hanover Fire	New York, N. Y.		
Hartford Fire	Hartford, Conn	Cofran & Bissell	Chicago, Ill.
Home	New York, N. Y.		
Home Mutual	San Francisco, Cal.	T. S. Chard	Chicago, Ill.
Insurance Co. of State of New York	New York, N. Y.		
Insurance Co. of North America	Philadelphia, Pa.	J. F. Downing	Erie, Pa.
Merchants'	Newark, N. J	R. H. Garigue	Chicago, Ill.
Michigan Fire and Marine	Detroit, Mich		
Milwaukee Mechanics'	Milwaukee, Wis.		
Milwaukee Fire	Milwaukee, Wis.		
Manhattan Fire	New York, N. Y.		
National Fire	Hartford, Conn	Fred S. James	Chicago, Ill.
National Standard	New York, N. Y.		
New Hampshire Fire	Manchester, N. H		
Newark Fire	Newark, N. J		
Niagara Fire	New York, N. Y	I. S. Blackwelder	Chicago, Ill.
Northwestern National	Milwaukee, Wis		
Ohio Farmers'	LeRoy, Ohio		
Orient	Hartford, Conn	B. W. French	Chicago, Ill.
Pacific Fire	New York, N. Y		
Pennsylvania Fire	Philadelphia, Pa	John H. Davis	Chicago, Ill.
Phenix	Brooklyn, N. Y	Eugene Harbeck	Chicago, Ill.
Phœnix	Hartford, Conn	H. M. Magill	Cincinnati, O.
Queen	New York, N. Y	J. M. Rogers	Chicago, Ill.
Reliance	Philadelphia, Pa	D. T. Devin	Chicago, Ill.
Reading Fire	Reading, Pa		
Rochester German	Rochester, N. Y		
Rockford	Rockford, Ill		
Schuylkill Fire	Philadelphia, Pa		
Security	New Haven, Conn	C. E. Sheldon	Rockford, Ill.
Spring Garden	Philadelphia, Pa		
Springfield Fire and Marine	Springfield, Mass	A. J. Harding	Chicago, Ill.
St. Paul Fire and Marine	St. Paul, Minn	Benj. Marott	Dayton, O.
Sun Mutual	New Orleans, La	G. M. Fisher	
Teutonia Fire and Marine	Dayton, Ohio		
Teutonia	New Orleans, La	R. S. Critchell	Chicago, Ill.
Traders'	Chicago, Ill		
United Firemen's	Philadelphia, Pa		
Western Underwriters	Chicago, Ill	Wm. Feiler	Chicago, Ill.
Westchester Fire	New York, N. Y	M. O. Brown	Chicago, Ill.
Williamsburgh City Fire	Brooklyn, N. Y		

FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.—Continued.

FOREIGN COMPANIES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	J. A. Kelsey	Chicago, Ill.
Atlas Assurance	London, Eng	J. M. Neuberger	Chicago, Ill.
British America	Toronto, Can.		
Baloise Fire	Basle, Switzerland	Weed & Kennedy	New York, N. Y.
Caledonian	Edinburgh, Scotland	Chas. H. Post	New York, N. Y.
Commercial Union	London, Eng	H. C. Eddy	Chicago, Ill.
Hamburg Bremen Fire	Hamburg, Germany	Witkowsky & Affeld	Chicago, Ill.
Helvetia Swiss Fire	St. Gall, Switzerland	Weed & Kennedy	New York, N. Y.
Imperial	London, Eng	Courtney & Belfield	New York, N. Y.
Lancashire	Manchester, Eng	C. B. Gilbert	Chicago, Ill.
Law Union and Crown Fire	London, Eng	Hall & Henshaw	New York, N. Y.
Lion Fire	London, Eng	Martin Bennett	Hartford, Conn.
Liverpool and London and Globe	Liverpool, Eng	J. M. DeCamp	Cincinnati, Ohio.
London Assurance	London, Eng	C. L. Case	New York, N. Y.
London and Lancashire	Liverpool, Eng	J. S. Belden	Chicago, Ill.
Magdeburg Fire	Magdeburg, Germ'ny	P. E. Rasor	New York, N. Y.
Manchester Fire	Manchester, Eng	T. W. Eustis	Chicago, Ill.
North German Fire	Hamburg, Germany	A. Loeb Son & Co	Chicago, Ill.
Northern Assurance	London, Eng	G. H. Lermit	Chicago, Ill.
Netherlands Fire Ins. Co.	Hague, Holland	Weed & Kennedy	
North British and Mercantile	London, Eng	W. J. Littlejohn	Chicago, Ill.
Norwich Union Fire	Norwich, Eng	J. M. Hare	New York, N. Y.
Palatine	Manchester, Eng	G. M. Fisher	Chicago, Ill.
Phœnix Assurance	London, Eng	A. D. Irving	New York, N. Y.
Prussian National	Stettin, Germany	T. W. Letton	Chicago, Ill.
Royal	Liverpool, Eng	Law Bros	Chicago, Ill.
Royal Exchange Assurance	London, Eng	Jno. Marshall, Jr	Chicago, Ill.
Scottish Union and National	Edinburg, Scotland	Martin Bennett	Hartford, Conn.
Sun Ins. Office	London, Eng	J. J. Guile	New York, N. Y.
Svea Fire	Gothenburg, Sweden	[illegible]d & Kennedy	New York, N. Y.
Thuringia	Erfurt, Germany	F. G. Voss	Chicago, Ill.
Union Marine	Liverpool, Eng	Jones & Whitlock	New York, N. Y.
Union Assurance	London, Eng	Goodwin, Hall & Henshaw	Chicago, Ill.
Western Assurance	Toronto, Can		

INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.

MISCELLANEOUS COMPANIES OF OTHER STATES AND FOREIGN COUNTRIES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Ætna Life (Accident) . .	Hartford, Conn . . .	. . . . .	
Ætna Indemnity Co . . .	Hartford, Conn . . .	. . . . .	
American Bonding and Trust Co	Baltimore, Md . . .	. . . . .	
American Credit and Indemnity Co	New York, N. Y . . .	. . . . .	
American Surety Co . . .	New York, N. Y . . .	. . . . .	
Central Accident	Pittsburgh, Pa . . .	. . . . .	
City Trust Safe Deposit and Surety Co	Philadelphia, Pa . .	. . . . .	
Employers' Liability . .	London, England . .	G. M. Endicott, Mgr.	Boston, Mass.
Fidelity and Deposit Co .	Baltimore, Md . .	. . . . .	
Fidelity and Casualty Co.	New York, N. Y . . .	. . . . .	
Frankfort Marine, Accident and Plate Glass . .	Frankfort, Germany	F. G. Voss, Manager	Chicago, Ill.
Hartford Steam Boiler . .	Hartford, Conn . .	. . . . .	
Lawyers' Surety Co . . .	New York, N. Y . . .	. . . . .	
Lloyds' Plate Glass . .	New York, N. Y . .	. . . . .	
London Guarantee and Accident	London, England . .	A. W. Masters, Mgr.	Chicago, Ill.
Maryland Casualty Co . .	Baltimore, Md . . .	. . . . .	
Metropolitan Plate Glass	New York, N. Y . . .	. . . . .	
New York Plate Glass . .	New York, N. Y . . .	. . . . .	
National Surety Co . .	New York, N. Y . . .	. . . . .	
Ocean Accident and Guarantee Corporation . . .	London, Eng	. . . . .	
Preferred Accident . . .	New York, N. Y . . .	. . . . .	
Standard Life & Accident	Detroit, Mich	. . . . .	
Travelers	Hartford, Conn . . .	. . . . .	
United States Fidelity & Guaranty Co . .	Baltimore Md . .	. . . . .	
United States Casualty Co	New Yor Y . .	. . . . .	
Union Casualty & S'rety Co	St. Louis, Mo . . .	. . . . .	
United States G'rantee Co	New York, N. Y . . .	. . . . .	

INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN INDIANA.

"OLD LINE" LIFE COMPANIES OF OTHER STATES.

Name of Company.	Location.	Western Manager or General Agent.	Location.
Ætna Life	Hartford, Conn		
Berkshire Life	Pittsfield, Mass		
Connecticut Mutual Life	Hartford, Conn		
Equitable Life of Iowa	Des Moines, Iowa		
Equitable Life Assurance	New York, N. Y		
Germania Life	New York, N. Y		
Home Life	New York, N. Y		
Iowa Life	Chicago, Ill		
John Hancock Mutual Life	Boston, Mass		
Life Insurance Co. of Va.	Richmond, Va		
Manhattan Life	New York, N. Y		
Massach'tts Mutual Life	Springfield, Mass		
Metropolitan Life	New York, N. Y		
Michigan Mutual Life	Detroit, Mich		
Mutual Life of Kentucky	Louisville, Ky		
Mutual Benefit Life	Newark, N. J		
Mutual Life of New York	New York, N. Y		
National Life	Montpelier, Vt		
New England Mut'l Life	Boston, Mass		
Nederland Life	Amsterdam, Holland		
New York Life	New York, N. Y		
Northwestern Mut'l Life	Milwaukee, Wis		
Pacific Mutual Life	San Francisco, Cal		
Penn Mutual Life	Philadelphia, Pa		
Phœnix Mutual Life	Hartford, Conn		
Prudential	Newark, N. J		
Provident Savings Life	New York, N. Y		
Provident Life & Trust Co.	Philadelphia, Pa		
State Mutual Life	Worcester, Mass		
Travelers'	Hartford, Conn		
Union Central Life	Cincinnati, O		
United States Life	New York, N. Y		
Union Mutual Life	Portland, Me		
Washington Life	New York, N. Y		

LIFE AND ACCIDENT ASSESSMENT COMPANIES OF OTHER STATES.

Name of Company.	Location.	Incorporated.	Admitted to Indiana.
American Guild	Richmond, Va.	. . . . .	
American Temperance Life	New York, N. Y.	Dec. —, 1889	April 24, 1895
American Legion of Honor	Boston, Mass.	March 11, 1879	Sept. 18, 1897
Bankers' Life Association	St. Paul, Minn	Aug. 6, 1880	Feb. 12, 1894
Bankers' Life	New York, N. Y.	June —, 1893	July 9, 1894
Bankers' Life Association	Des Moines, Ia.	July 1, 1879	March 22, 1893
Bankers' Accident	Des Moines, Ia.	March 30, 1893	June 19, 1897
Boston Mutual Life Ass'n	Boston, Mass.	Aug. 18, 1891	Aug. 23, 1897
Brotherhood Accident Co.	Boston, Mass.	. . . . .	
Capitol Life Association	Springfield, Ill.	March 9, 1886	July 21, 1887
Chicago Guaranty Fund	Chicago, Ill	Aug. 25, 1884	Sept. 8, 1886
Connecticut Indemnity Ass'n	Waterbury, Conn	April 7, 1887	March 26, 1888
Covenant Mutual Benefit As'n	Galesburg, Ill	Jan. 9, 1877	June 10, 1891
Des Moines Life Association	Des Moines, Ia.	July 15, 1885	May 25, 1892
Eagle Life Association	Westfield, Mass	Nov. 21, 1891	Sept. 2, 1892
Empire Life Association	New York, N. Y.	April 6, 1882	July 11, 1892
Equitable Mutual Life Ass'n	Waterloo, Ia.	Nov. 17, 1881	Sept. 20, 1889
Fidelity Mutual Aid	San Francisco, Cal.	Oct. 20, 1888	Dec. 30, 1890
Fidelity Mutual Life	Philadelphia, Pa.	Dec. 2, 1878	Feb. 11, 1888
Fraternal Beneficial Ass'n	Toledo, Ohio	Oct. 15, 1892	Nov. 16, 1892
Fraternal Alliance	Milwaukee, Wis	April 11, 1891	Feb. 9, 1897
Grand Fraternity	Philadelphia, Pa.	——— —, 1886	June 30, 1897
Hartford Life	Hartford, Conn.	——— —, 1866	
Home Forum Benefit Order	Chicago, Ill.	Dec. 21, 1892	Oct. 26, 1894
Home Mutual Life	Detroit, Mich	Aug. 18, 1896	Aug. 23, 1897
Home Security Life Ass'n	Saginaw, Mich.	Feb. 26, 1892	Aug. 27, 1896
Illinois Life Association	Chicago, Ill	. . . . .	
Independ'nt Order of Foresters	Toronto, Canada	July 23, 1881	Feb. 13, 1892
Iowa Mutual Accident	St. Paul, Minn.	March 26, 1894	July 1, 1896
Jewelers and Tradesmen's Life	New York, N. Y.	Sept. 9, 1886	April 24, 1895
Knights Templars' and Masons' L. I. Co.	Chicago, Ill	May 5, 1884	Feb. 28, 1891
Knights of the Globe M. B. Assn.	Freeport, Ill	Dec. 20, 1890	April 20, 1896
La Crosse Mutual Aid Assn	La Crosse, Wis	April 15, 1892	Aug. 20, 1896
Ladies of Maccabees of World	Port Huron, Mich	. . . . .	May 17, 1897
Loyal Mutual Accident Assn	Piqua, Ohio	May 18, 1885	Feb. 12, 1897
Masonic Mutual Life Assn	Cleveland, Ohio	June 11, 1883	April 21, 1897
Merchants' Life Assn. of U. S.	St. Louis, Mo	June 20, 1890	June 1, 1894
Metropolitan Accident Assn	Chicago, Ill	Jan. 20, 1885	May 7, 1892
Merchants' Life Insurance Co	Detroit, Mich	. . . . .	
Merchants' and Manufacturers' Life Association	Westfield, Mass	Nov. 7, 1894	Nov. 5, 1896
Mutual Benefit Association	Toledo, Iowa	Jan. 17, 1882	Sept. 15, 1894
Modern Woodmen of America	Rock Island, Ill	May 5, 1884	Feb. 24, 1896
Mutual Reserve Fund Life Assn	New York, N. Y	——— — 1875	
National Life Association	Hartford, Conn	Feb. 28, 1888	March 14, 1889
National Protective Society	Bay City, Mich	May 26, 1894	Aug. 30, 1894
National Mutual Life Assn	Minneapolis, Minn	March 31, 1887	April 27, 1896
National Fraternal Union	Cincinnati, Ohio	Oct. 28, 1889	July 25, 1896
National Accident Society	New York, N. Y	Nov. 2, 1885	Feb. 17, 1891
National Masonic Accident	Des Moines, Iowa	July 12, 1889	March 9, 1893
New York Casualty Company	New York, N. Y	. . . . .	
New England Mutual Accident	Boston, Mass	Feb. 29, 1884	Aug. 31, 1889
North American Casualty Co	Minneapolis, Minn	. . . . .	
North American Acci'dt Assn.	Chicago, Ill	May 13, 1886	March 23, 1892
Northern Life Association	Marshalltown, Iowa	May 20, 1882	April 20, 1895
Northwestern Life Association	Chicago, Ill	Oct. 25, 1881	Feb. 15, 1892
Northwestern Life Assurance	Chicago, Ill	June 27, 1874	May 9, 1889
Northwestern Benevolent S'cty	Duluth, Minn	Nov. 24, 1891	May 15, 1893
Northwestern Life Association	Minneapolis, Minn	Sept. 15, 1885	March 22, 1895
Phœnix Acci'd't and Sick Benefit Association	Benton Harbor, Mich	. . . . .	

LIFE AND ACCIDENT ASSESSMENT COMPANIES OF OTHER STATES—Continued.

Name of Company.	Location.	Incorporated.	Admitted to Indiana.
Piqua Mutual Aid and Accident Association	Piqua, Ohio	Jan. 10, 1882	March 3, 1892
Preferred Masonic Mutual Accident	Detroit, Mich	Aug. 22, 1889	Feb. 7, 1890
Preferred Bankers' Life Assurance Co	Detroit, Pa	June 28, 1893	March 26, 1896
Red Men's Fraternal Accident	Westfield, Mass	Aug. 4, 1887	Sept. 2, 1892
Royal Templars of Temperance	Buffalo, N. Y	July 1, 1878	May 6, 1897
Royal Neighbors of America	Peoria, Ill	March 21, 1895	March 12, 1897
Scandinavian Mutual Aid	Galesburg, Ill	Sept. 12, 1883	June 10, 1895
Security Mutual Life	Binghamton, N. Y.	Nov. 6, 1886	Jan. 21, 1895
Southwestern Mutual Life	Marshalltown, Iowa	Aug. 2, 1882	Apr. 11, 1895
Traders' & Travelers' Accident Association	New York, N. Y	.....	
Union Order Golden Cross	Knoxville, Tenn	July 4, 1876	Jan. 25, 1893
United States Benevolent Soc.	Saginaw, Mich	Mar. —, 1891	March 12, 1894
Western Mutual Life Ass'n	Chicago, Ill	June 19, 1894	Aug. 27, 1897

During the fiscal year just closed the following companies have been organized under the assessment laws of Indiana:

Home Mutual Benefit Association, South Bend, Ind.
International Relief Association, Anderson, Ind.

The following were organized under the Mutual Life Law of 1852:

Old Line Life Insurance Co., Indianapolis, Ind.

The following Life and Accident Assessment Companies of Indiana have retired from business since last report:

Capitol Life, Indianapolis, Ind.
Elks Mutual Life of America, Terre Haute, Ind.
German American Savings Life, Indianapolis, Ind.
Globe Life and Accident, Indianapolis, Ind.
Industrial Life, Indianapolis, Ind.
Masonic Mutual Benefit Society, Indianapolis, Ind.
Mutual Savings Assurance Co., Indianapolis, Ind.

Assessment Life and Accident Companies of other States retired from the State since last report:

American Sick Benefit and Accident, New York, N. Y.
Atlas Accident, Boston, Mass.
Bankers Alliance, Los Angeles, Cal.
International Progressive Association, Mansfield, O.
Knights Templars and Masonic Association, Cincinnati, O.
Merchants and Travelers Accident, Syracuse, N. Y.
National Masonic Provident Association, Mansfield, O.
Provident Mutual Accident Co., Philadelphia, Pa.
Travelers Preferred Accident, Chicago, Ill.
World Mutual Benefit Association, Wheeling, W. Va.
World Accident, Boston, Mass.

During the fiscal year just closed the following companies have been admitted to the State:

FIRE COMPANIES OF OTHER STATES.

Equitable Fire and Marine Insurance Company, Providence, R. I.
Fire Insurance Company of County of Philadelphia, Philadelphia, Pa.
Milwaukee Fire Insurance Company, Milwaukee, Wis.
Security Insurance Company, New Haven, Conn., C. E. Sheldon, Rockford, Ill.
Sun Mutual Insurance Company, New Orleans, La., G. M. Fisher.
Schuylkill Fire Insurance Company, Philadelphia, Pa.

FOREIGN FIRE COMPANIES.

Netherlands Fire Insurance Company, Hague, Holland.

MISCELLANEOUS COMPANIES.

Maryland Casualty Company, Baltimore. Md.
Ocean Accident and Guarantee Corporation, London, Eng.

ASSESSMENT LIFE AND ACCIDENT COMPANIES OF OTHER STATES.

Merchants Life Insurance Company, Detroit, Mich.
North American Casualty Company, Minneapelis, Minn.
New York Casualty Company, New York, N. Y.
Phœnix Accident and Sick Benefit Association, Benton Harbor, Mich.
Traders and Travelers Accident Association, New York, N. Y.

The following fire insurance companies and one life insurance company are doing business under special charters granted to them by the Legislature of Indiana prior to the adoption of the present constitution, and are not required by the terms of their charters to make reports to this department:

Indiana Insurance Company of Indianapolis, Ind.
Vernon Insurance Company, Indianapolis, Ind.
Ft. Wayne Insurance Company, Ft. Wayne, Ind.
Franklin Insurance Company, Evansville, Ind.
Firemen's and Mechanics' Insurance Company, Madison, Ind.
Madison Insurance Company, Madison, Ind.
The American Indemnity Assurance Company, East Chicago, Ind.
The Northwestern Life Insurance Company, Hammond, Ind.

TABLE No. 1.—FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

FOR SIX MONTHS ENDING JANUARY 1, 1898.

Tabular Statement of Receipts, Losses Paid, Receipts Less Losses, and Taxes Paid by Each Fire and Fire and Marine Insurance Company Doing Business in Indiana from July 1, 1897, to January 1, 1898.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
Ætna	Hartford, Conn.	$37,425 99	$17,086 52	$20,339 47	$610 18
Agricutural	Watertown, N. Y.	13,173 45	4,256 09	8,917 36	267 52
American Central	St. Louis, Mo.	7,576 63	3,569 27	4,007 36	120 22
American Fire	New York, N. Y.	1,215 92	178 01	1,037 91	31 14
American	Newark, N. J.	6,406 18	2,245 55	4,160 63	124 82
Allemannia Fire	Pittsburg, Pa.	3,116 70	790 75	2,325 95	69 78
Associated Underwriters	Rockford, Ill.	3,070 62	1,264 77	1,805 85	54 18
Boston Marine	Boston, Mass.	1,670 34	83 49	1,586 85	47 61
Buffalo Commercial	Buffalo, N. Y.	1,396 19	8 59	1,387 60	41 63
Buffalo German	Buffalo, N. Y.	11,485 73	3,735 70	7,750 03	232 50
Citizens'	St. Louis, Mo.	5,027 98	2,182 75	2,845 23	85 36
Concordia Fire	Milwaukee, Wis.	13,222 84	5,763 12	7,459 72	223 79
Connecticut Fire	Hartford, Conn.	38,040 61	15,691 79	22,348 82	670 46
Continental	New York, N. Y.	122,395 47	65,834 89	56,560 58	1,696 82
Delaware	Philadelphia, Pa.	9,318 59	1,944 80	7,373 79	221 21
Detroit Fire and Marine	Detroit, Mich.	2,277 06	99 42	2,177 64	65 33
Eastern	New York, N. Y.	455 08	.....	455 08	13 65
Erie Fire	Buffalo, N. Y.	1,689 60	6 85	1,682 75	50 48
Farmers' Fire	York, Pa.	6,986 36	3,616 10	3,370 26	101 11
Fire Association	Philadelphia, Pa.	29,717 61	15,858 85	13,858 76	415 77
Fireman's Fund	San Francisco, Cal.	24,828 66	9,206 73	15,621 93	468 66
Franklin Fire	Philadelphia, Pa.	12,890 39	3,710 61	9,179 78	275 39

German	Freeport, Ill.	30,611 47	10,109 87	20,501 60	615 06
German Fire	Peoria, Ill.	2,923 25	546 13	2,377 12	71 31
German American	New York, N. Y.	37,804 86	13,982 26	23,822 60	714 68
German Alliance	New York, N. Y.	2,803 44	1,217 98	1,585 46	47 56
Germania Fire	New York, N. Y.	22,847 46	4,575 56	18,271 90	548 16
Girard Fire and Marine	Philadelphia, Pa.	8,120 13	1,334 10	6,786 03	203 58
Glens Falls	Glens Falls, N. Y.	17,591 71	4,021 90	13,569 81	407 09
Grand Rapids Fire	Grand Rapids, Mich.	7,279 87	3,126 09	4,153 78	124 61
Greenwich	New York, N. Y.	9,004 87	421 84	8,583 03	257 49
Hanover Fire	New York, N. Y.	29,440 39	13,163 79	16,276 60	488 30
Hartford Fire	Hartford, Conn.	125,227 10	67,249 78	57,977 32	1,739 32
Home	New York, N. Y.	159,490 67	77,300 10	82,190 57	2,465 72
Home Mutual	San Francisco, Cal.	1,347 42	116 30	1,231 12	36 93
Insurance Company of North America	Philadelphia, Pa.	44,957 70	24,086 89	20,870 81	626 12
Insurance Company of State of New York	New York, N. Y.	40 00	.....	40 00	1 20
Manhattan Fire	New York, N. Y.	5,957 35	5,588 57	368 78	11 06
Merchants'	Newark, N. J.	13,223 49	6,033 88	7,189 61	215 69
Michigan Fire and Marine	Detroit, Mich.	5,488 18	1,012 98	4,475 20	134 26
Milwaukee Mechanics'	Milwaukee, Wis.	27,244 25	13,951 56	13,292 69	398 78
National Fire	Hartford, Conn.	25,346 25	7,552 55	17,793 70	533 81
National Standard	New York, N. Y.	478 37	33 63	444 74	13 34
New Hampshire	Manchester, N. H.	9,136 44	1,256 33	7,880 11	236 40
Newark Fire	Newark, N. J.	1,070 43	172 15	898 28	26 95
Niagara Fire	New York, N. Y.	23,375 11	17,244 50	6,130 61	183 92
Northwestern National	Milwaukee, Wis.	23,580 91	5,785 64	17,795 27	533 85
Ohio Farmers'	LeRoy, Ohio.	53,555 50	42,687 90	10,867 60	326 03
Orient	Hartford, Conn.	14,548 12	12,066 32	2,481 80	74 45
Pacific Fire	New York, N. Y.	7,577 53	2,424 10	5,153 43	154 60
Pennsylvania Fire	Philadelphia, Pa.	16,031 79	7,190 66	8,841 13	265 23
Phenix	Brooklyn, N. Y.	109,641 42	56,106 52	53,534 90	1,606 05
Phœnix	Hartford, Conn.	61,429 70	33,106 67	28,323 03	849 69
Queen	New York, N. Y.	19,863 45	6,101 83	13,761 62	12 85
Reliance	Philadelphia, Pa.	5,188 65	344 85	4,843 80	145 31
Reading Fire	Reading, Pa.	4,319 45	2,286 74	2,032 71	60 98
Rochester German	Rochester, N. Y.	6,362 08	2,437 68	3,924 40	117 73
Rockford	Rockford, Ill.	17,213 61	6,803 23	10,410 38	312 31
Spring Garden	Philadelphia, Pa.	3,450 77	2,010 81	1,439 96	43 20
Springfield Fire and Marine	Springfied, Mass.	32,618 84	15,162 33	17,456 51	523 70
St. Paul Fire and Marine	St. Paul, Minn.	7,728 91	5,194 38	2,534 53	76 04
Teutonia Fire and Marine	Dayton, Ohio.	6,520 22	865 63	5,654 59	169 64
Teutonia	New Orleans, La.	882 70	1,597 40	.....	.....

TABLE No. 1—Continued.

COMPANIES OF OTHER STATES—Continued.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
Traders'	Chicago, Ill.	$20,388 13	$5,169 84	$15,218 29	$456 55
United Firemen's	Philadelphia, Pa.	2,929 05	1,971 96	957 09	28 71
Westchester Fire	New York, N. Y.	15,532 22	6,668 22	8,864 00	265 92
Western Underwriters' Association	Chicago, Ill.	9,763 48	2,562 34	7,201 14	216 03
Williamsburgh City Fire	Brooklyn, N. Y.	7,352 73	2,727 80	4,624 93	138 75
Total		$1,410,677 47	$652,506 24	$758,885 93	$22,766 56

FOREIGN COMPANIES.—UNITED STATES BRANCH.

Aachen and Munich Fire	Aix-la-Chapelle, Germany	$2,145 40	$361 75	$1,783 65	$53 50
Atlas Assurance	London, England	5,892 68	3,347 05	2,545 63	76 37
Alliance Assurance	London, England	9 00	.....	9 00	27
British America	Toronto, Canada	11,206 23	5,567 35	5,638 88	169 16
Baloise Fire	Basle, Switzerland	855 75	.....	855 75	25 67
Caledonian	Edinburgh, Scotland	8,097 55	2,158 38	5,939 17	178 18
Commercial Union	London, England	24,575 27	3,814 57	20,760 70	622 82
Hamburg Bremen Fire	Hamburg, Germany	10,332 29	6,270 33	4,061 96	121 86
Helvetia Swiss Fire	St. Gall, Switzerland	1,527 99	.....	1,527 99	45 84
Imperial	London, England	11,104 59	273 56	10,831 03	324 93
Lancashire	Manchester, England	25,958 72	6,729 69	19,229 03	576 87
Law Union and Crown	London, England	1,552 70	45 95	1,506 75	45 20
Lion Fire	London, England	2,463 27	530 17	1,933 10	57 99
Liverpool and London and Globe	Liverpool, England	33,809 79	12,432 28	21,377 51	641 33
London Assurance	London, England	7,537 25	1,810 78	5,726 47	171 79
London and Lancashire	Liverpool, England	11,582 95	4,314 19	7,268 76	218 06
Madgeburg Fire	Magdeburg, Germany	2,585 71	.....	2,585 71	77 57

Manchester Fire	Manchester, England	18,448 59	11,874 10	6,574 49	197 23
North German Fire	Hamburg, Germany	13,662 48	4,762 16	8,900 32	267 01
Northern	London, England	12,900 32	3,755 21	9,145 11	274 35
North British and Mercantile	London, England	30,949 52	13,171 39	17,778 13	533 34
Norwich Union Fire	Norwich, England	18,694 20	3,257 54	15,436 66	463 09
Palatine	Manchester, England	10,012 25	7,144 06	2,868 19	86 04
Phœnix Assurance Company	London, England	14,487 40	9,077 53	5,409 87	162 30
Prussian National	Stettin, Germany	16,280 86	9,475 99	6,804 87	204 15
Royal	Liverpool, England	51,961 36	23,447 69	28,513 67	855 41
Royal Exchange Assurance	London, England	3,791 07	.....	3,791 07	113 73
Scottish Union and National	Edinburgh, Scotland	20,571 61	7,595 16	12,976 45	389 29
Sun Insurance Office	London, England	12,290 41	4,818 55	7,471 86	224 15
Svea Fire	Gothenburg, Sweden	1,792 15	252 22	1,539 93	46 20
Thuringia	Erfurt, Germany	3,268 96	1,676 00	1,592 96	47 79
Union Assurance	London, England	7,670 79	346 66	7,324 13	219 72
Union Marine	Liverpool, England	1,161 88	.....	1,161 88	34 86
Western Assurance	Toronto, Canada	16,348 91	8,455 45	7,893 46	236 80
Total	.....	$415,529 90	$156,765 76	$258,764 14	$7,762 87

RECAPITULATION.—FIRE COMPANIES FOR SIX MONTHS ENDING JANUARY 1, 1898.

Companies of other States	.....	$1,410,677 47	$652,506 24	$758,885 93	$22,766 56
Foreign Companies	.....	415,529 90	156,765 76	258,764 14	7,762 87
Total	.....	$1,826,207 37	$809,272 00	$1,017,650 07	$30,529 43

TABLE No. 2.—FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

FOR SIX MONTHS ENDING JULY 1, 1898.

Tabular Statement of Receipts, Losses Paid, Receipts Less Losses, and Taxes Paid by Each Fire and Fire and Marine Insurance Company Doing Business in Indiana from January 1, 1898, to July 1, 1898.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
Ætna	Hartford, Conn.	$40,481 07	$12,193 85	$28,287 22	$848 62
Agricultural	Watertown, N. Y.	15,063 78	4,106 57	10,957 21	328 72
American Central	St. Louis, Mo.	8,232 86	2,133 04	6,099 82	182 98
American Fire	New York, N. Y.	2,076 49	99 25	1,977 24	59 32
American	Newark, N. J.	7,149 42	407 55	6,741 87	202 26
Allemannia Fire	Pittsburg, Pa.	2,904 42	700 94	2,203 48	66 10
Associated Underwriters	Rockford, Ill.	10,415 38	1,725 29	8,690 09	260 70
Boston	Boston, Mass.	2,474 86	.....	2,474 86	74 25
Buffalo Commercial	Buffalo, N. Y.	1,985 46	701 83	1,283 63	38 51
Buffalo German	Buffalo, N. Y.	9,813 17	937 29	8,875 88	266 28
Citizens'	St. Louis, Mo.	7,053 62	1,520 65	5,532 97	165 99
Concordia Fire	Milwaukee, Wis.	10,928 44	5,686 73	5,241 71	157 25
Connecticut Fire	Hartford, Conn.	33,718 47	23,103 42	10,615 05	318 45
Continental	New York, N. Y.	112,555 65	49,082 92	63,472 73	1,904 18
Delaware	Philadelphia, Pa.	8,479 14	2,557 32	5,921 82	177 65
Detroit Fire and Marine	Detroit, Mich.	2,126 16	109 17	2,016 99	60 51
Eastern	New York, N. Y.	675 31	.....	675 31	20 26
Erie Fire	Buffalo, N. Y.	1,752 10	495 35	1,256 75	37 70
Equitable Fire and Marine	Providence, R. I.	1,456 85	273 17	1,183 68	35 51
Farmers' Fire	York, Pa.	5,877 75	4,628 57	1,249 18	37 48

Fire Association	Philadelphia, Pa.	29,057 29	12,021 17	17,036 12	511 08
Firemen's Fund	San Francisco, Cal.	21,162 19	8,909 38	12,252 81	367 58
Franklin Fire	Philadelphia, Pa.	11,852 62	3,992 06	7,860 56	235 82
German	Freeport, Ill.	30,417 51	11,346 34	19,071 17	572 14
German Fire	Peoria, Ill.	2,758 35	1,394 78	1,363 57	40 91
German American	New York, N. Y.	34,714 32	19,293 91	15,420 41	462 61
German Alliance	New York, N. Y.	4,305 04	1,425 31	2,879 73	86 39
Germania Fire	New York, N. Y.	25,544 53	7,950 52	17,594 01	527 82
Girard Fire and Marine	Philadelphia, Pa.	8,982 68	5,555 25	3,427 43	102 82
Glens Falls	Glens Falls, N. Y.	19,154 60	7,506 99	11,647 61	349 43
Grand Rapids Fire	Grand Rapids, Mich.	6,229 48	3,037 66	3,191 82	95 75
Greenwich	New York, N. Y.	11,048 77	1,915 81	9,132 96	273 99
Hanover Fire	New York, N. Y.	32,044 04	10,285 31	21,758 73	652 76
Hartford Fire	Hartford, Conn.	121,569 15	64,990 43	56,578 72	1,697 36
Home	New York, N. Y.	143,319 78	55,645 39	87,674 39	2,630 23
Home Mutual	San Francisco, Cal.	869 63	421 28	448 35	13 45
Insurance Company of North America	Philadelphia, Pa.	44,489 69	9,573 99	34,915 70	1,047 47
Insurance Company of State of New York	New York, N. Y.	4,347 77	665 73	3,682 04	110 46
Manhattan Fire	New York, N. Y.	6,776 15	.....	6,776 15	203 28
Merchants'	Newark, N. J.	14,251 00	4,875 03	9,375 97	281 28
Michigan Fire and Marine	Detroit, Mich.	6,132 02	1,771 32	4,360 70	130 82
Milwaukee Fire	Milwaukee, Wis.	1,196 93	.....	1,196 93	35 91
Milwaukee Mechanics'	Milwaukee, Wis.	22,091 68	9,256 61	12,835 07	385 05
National Fire	Hartford, Conn.	24,701 85	7,658 56	17,043 29	511 30
National Standard	New York, N. Y.	.....	1,331 47	.....	.....
New Hampshire Fire	Manchester, N. H.	6,678 07	246 34	6,431 73	192 95
Newark Fire	Newark, N. J.	1,864 11	51 00	1,813 11	54 39
Niagara Fire	New York, N. Y.	21,186 45	16,171 27	5,015 18	150 46
Northwestern National	Milwaukee, Wis.	23,480 06	11,246 08	12,233 98	367 01
Ohio Farmers'	LeRoy, Ohio.	73,850 58	50,994 55	22,856 03	685 68
Orient	Hartford, Conn.	17,031 32	6,236 54	10,794 78	323 84
Pacific Fire	New York, N. Y.	9,164 03	1,854 26	7,309 77	219 29
Pennsylvania Fire	Philadelphia, Pa.	14,070 97	4,812 49	9,258 48	277 75
Phenix	Brooklyn, N. Y.	98,362 33	38,530 07	59,832 26	1,794 97
Phœnix	Hartford, Conn.	60,531 89	29,144 51	31,387 38	941 62
Queen	New York, N. Y.	20,831 39	7,570 59	13,260 80	397 82
Reliance	Philadelphia, Pa.	3,849 96	303 31	3,546 65	106 40
Reading Fire	Reading, Pa.	4,345 03	386 70	3,958 33	118 75
Rochester German	Rochester, N. Y.	5,257 17	236 95	5,020 22	150 61
Rockford	Rockford, Ill.	14,072 60	5,034 30	9,038 30	271 15
Schuylkill Fire	Philadelphia, Pa.	1,447 94	.....	1,447 94	43 44

TABLE No. 2—Continued.

COMPANIES OF OTHER STATES—Continued.

Security	New Haven, Conn	$1,312 11	.....	$1,312 11	$39 36
Spring Garden	Philadelphia, Pa	5,021 36	$683 10	4,338 26	130 15
Springfield Fire and Marine	Springfield, Mass	28,186 26	12,938 46	15,247 80	457 43
St. Paul Fire and Marine	St. Paul, Minn	8,766 16	4,415 37	4,350 79	130 52
Sun Mutual	New Orleans, La	216 00	.....	216 00	6 48
Teutonia Fire and Marine	Dayton, Ohio	6,449 11	1,650 14	4,798 97	143 97
Teutonia	New Orleans, La	2,619 65	1,998 39	621 26	18 64
Traders'	Chicago, Ill	21,626 14	8,237 95	13,388 19	401 65
United Firemen's	Philadelphia, Pa	2,620 75	441 53	2,179 22	65 38
Westchester Fire	New York, N. Y	16,374 17	4,426 45	11,947 72	358 43
Western Underwriters' (Incorporated)	Chicago, Ill	7,442 74	710 14	6,732 60	201 98
Williamsburgh City Fire	Brooklyn, N. Y	7,283 78	3,698 75	3,585 03	107 55
Total		$1,396,179 60	$573,306 45	$824,204 62	$24,726 10

FOREIGN COMPANIES.—UNITED STATES BRANCH.

Aachen and Munich Fire	Aix-la-Chapelle, Germany	$4,246 06	$2,402 88	$1,843 18	$55 30
Atlas Assurance	London, England	5,279 26	1,257 62	4,021 64	120 65
Baloise Fire	Basle, Switzerland	1,134 06	25 00	1,109 06	33 27
British America	Toronto, Canada	10,841 27	5,151 00	5,690 27	170 71
Caledonian	Edinburgh, Scotland	6,907 98	1,649 94	5,258 04	157 74
Commercial Union	London, England	19,908 93	7,838 27	12,070 66	362 12
Hamburgh Bremen Fire	Hamburg, Germany	9,614 54	3,122 60	6,491 94	194 76
Helvetia Swiss Fire	St. Gall, Switzerland	2,836 07	.....	2,836 07	85 08
Imperial	London, England	9,194 67	2,806 56	6,388 11	191 64
Lancashire	Manchester, England	24,422 82	7,276 23	17,146 59	514 40
Law Union and Crown	London, England	540 05	.....	540 05	16 20
Lion Fire	London, England	3,319 82	585 01	2,734 81	82 04
Liverpool and London and Globe	Liverpool, England	31,593 13	10,894 40	20,698 73	620 96
London Assurance	London, England	7,093 81	4,072 75	3,021 06	90 63
London and Lancashire	Liverpool, England	9,445 48	6,620 42	2,825 06	84 75

Madgeburg Fire	Magdeburg, Germany	3,425 61	66 60	3,359 01	100 77
Manchester Fire	Manchester, England	17,215 06	10,430 92	6,784 14	203 52
North German Fire	Hamburg, Germany	10,188 20	1,345 88	8,842 32	265 27
Northern Assurance	London, England	14,904 55	7,101 77	7,802 78	234 08
North British and Mercantile	London, England	30,558 08	14,060 82	16,497 26	494 92
Norwich Union Fire	Norwich, England	19,207 12	4,946 60	14,260 52	427 80
Palatine	Manchester, England	12,571 32	5,078 08	7,493 24	224 80
Phœnix Assurance	London, England	14,607 96	3,569 34	11,038 62	331 16
Prussian National	Stettin, Germany	8,543 17	5,389 55	3,153 62	94 61
Royal	Liverpool, England	45,074 29	18,550 38	26,523 91	795 72
Royal Exchange Assurance	London, England	2,351 52	62 00	2,289 52	68 69
Scottish Union and National	Edinburgh, Scotland	20,239 64	14,853 10	5,386 54	161 60
Sun	London, England	13,983 92	2,551 97	11,431 95	342 95
Svea Fire	Gothenburg, Sweden	1,061 66	990 00	71 66	2 15
Thuringia	Erfurt, Germany	3,590 24	782 12	2,808 12	84 24
Union Assurance	London, England	5,221 43	36 96	5,184 47	155 53
Union Marine	Liverpool, England	16 25	.....	16 25	49
Western Assurance	Toronto, Canada	15,317 46	10,209 42	5,108 04	153 24
Total	.....	$384,455 43	$153,728 19	$230,727 24	$6,921 79

RECAPITULATION—FIRE COMPANIES FOR SIX MONTHS ENDING JULY 1, 1898.

Companies of other States	.....	$1,396,179 60	$573,306 45	$824,204 62	$24,726 10
Foreign Companies	.....	384,455 43	153,728 19	230,727 24	6,921 79
Total	.....	$1,780,635 03	$727,034 64	$1,054,931 86	$31,647 89

FOR THE YEAR ENDING JULY 1, 1898.

Companies of other States	.....	$2,806,857 07	$1,225,812 69	$1,583,090 55	$47,492 66
Foreign Companies	.....	799,985 33	310,493 95	489,491 38	14,684 66
Total	.....	$3,606,842 40	$1,536,306 64	$2,072,581 93	$62,177 32

TABLE No. 3.—LIFE INSURANCE COMPANIES OF OTHER STATES.

FOR SIX MONTHS ENDING JANUARY 1, 1898.

Tabular Statement of Receipts, Losses Paid, Receipts Less Losses, and Taxes Paid by Each Life Insurance Company Doing Business in Indiana from July 1, 1897, to January 1, 1898.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
Ætna Life	Hartford, Conn.	$120,997 94	$12,225 45	$108,772 49	$3,263 17
Berkshire Life	Pittsfield, Mass.	4,540 89	1,000 00	3,540 89	106 23
Connecticut Mutual Life	Hartford, Conn.	39,575 65	29,550 00	10,025 65	300 77
Equitable Life of Iowa	Des Moines, Iowa	7,961 26	2,000 00	5,961 26	178 83
Equitable Life Assurance Society	New York, N. Y.	163,756 74	41,258 07	122,498 67	3,674 96
Germania Life	New York, N. Y.	10,197 31	2,704 18	7,493 13	224 79
Hartford Life	Hartford, Conn.	15,651 78	11,000 00	4,651 78	139 55
Home Life	New York, N. Y.	15,097 81	3,637 00	11,460 81	343 82
John Hancock Mutual Life	Boston, Mass.	24,362 09	2,000 00	22,362 09	670 86
Life Insurance Company of Virginia	Richmond, Va.	15,684 48	2,608 75	13,075 73	392 27
Manhattan Life	New York, N. Y.	9,318 25	7,685 00	1,633 25	49 00
Massachusetts Mutual Life	Springfield, Mass.	41,123 11	13,000 00	28,123 11	843 69
Metropolitan Life	New York, N. Y.	166,079 21	40,924 37	125,154 84	3,754 65
Michigan Mutual Life	Detroit, Mich.	25,152 96	6,691 71	18,461 25	553 84
Mutual Life of Kentucky	Louisville, Ky.	6,344 24	4,000 00	2,344 24	70 33
Mutual Benefit Life	Newark, N. J.	68,976 70	19,527 00	49,449 70	1,483 49
Mutual Life of New York	New York, N. Y.	281,230 53	111,512 00	169,718 53	5,091 55
Mutual Reserve Fund	New York, N. Y.	14,440 70	2,200 00	12,240 70	367 22
National Life	Montpelier, Vt.	25,834 99	2,000 00	23,834 99	715 05
New England Mutual Life	Boston, Mass.	72,757 31	29,679 00	43,078 31	1,292 35
Nederland Life	Amsterdam, Holland	4,558 09	.....	4,558 09	136 74
National Life Association	Hartford, Conn.	4,235 28	.....	4,235 28	127 06
New York Life	New York, N. Y.	236,621 43	38,286 30	198,335 13	5,950 05
Northwestern Mutual Life	Milwaukee, Wis.	219,353 29	51,652 00	167,701 29	5,031 04
Pacific Mutual Life	San Francisco, Cal.	5,743 84	3,234 25	2,509 59	75 29
Penn Mutual Life	Philadelphia, Pa.	47,618 19	21,236 00	26,382 19	791 47

Phœnix Mutual Life	Hartford, Conn.	11,390 44	13,904 00	.....	.....
Prudential	Newark, N. J.	202,184 97	46,642 54	155,542 43	4,666 27
Provident Savings Life	New York, N. Y.	29,137 53	28,000 00	1,137 53	34 13
Provident Life and Trust Company	Philadelphia, Pa.	16,166 59	1,607 00	14,559 59	436 79
State Mutual Life	Worcester, Mass.	4,402 24	.....	4,402 24	132 07
Union Central Life	Cincinnati, Ohio.	140,223 49	51,003 00	89,220 49	2,676 61
Union Mutual Life	Portland, Me.	4,399 53	1,000 00	3,399 53	101 99
United States Life	New York, N. Y.	12,935 86	1,200 00	11,735 86	352 08
Washington Life	New York, N. Y.	9,614 80	2,726 00	6,888 80	206 66
Total		$2,077,669 52	$605,693 62	$1,474,489 46	$44,234 67

MISCELLANEOUS COMPANIES.

Ætna Life (Accident)	Hartford, Conn.	$5,181 65	$4,044 24	$1,137 41	$34 12
American Bonding and Trust Company	Baltimore, Md.	1,997 75	.....	1,997 75	59 93
American Credit Indemnity Company	New York, N. Y.	4,885 00	695 06	4,189 94	125 70
American Surety Company	New York, N. Y.	8,098 47	1,312 29	6,786 18	203 59
Central Accident	Pittsburg, Pa.	432 78	.....	432 78	12 98
City Trust, Safe Deposit and Surety Co.	Philadelphia, Pa.	367 00	.....	367 00	11 01
Employers' Liability	London, England.	13,482 30	5,935 15	7,547 15	226 41
Fidelity and Deposit Co. of Maryland	Baltimore, Md.	2,796 81	.....	2,796 81	83 90
Fidelity and Casualty Company	New York, N. Y.	26,021 72	11,054 49	14,967 23	449 02
Frankfort Marine A. & P. G.	Frankfort, Germany.	1,585 35	.....	1,585 35	47 55
Hartford Steam Boiler	Hartford, Conn.	10,006 75	20 51	9,986 24	299 58
Lloyds Plate Glass	New York, N. Y.	4,014 07	627 87	3,386 20	101 59
London Guarantee and Accident	London, England.	7,223 32	6,348 17	875 15	26 25
Metropolitan Plate Glass	New York, N. Y.	1,640 48	330 48	1,310 00	39 30
National Surety Company	New York, N. Y.	189 00	.....	189 00	5 67
New York Plate Glass	New York, N. Y.	1,795 83	346 47	1,449 36	43 48
Preferred Accident	New York, N. Y.	9,366 00	2,636 00	6,730 00	201 90
Standard Life and Accident	Detroit, Mich.	14,297 64	5,038 68	9,258 96	277 77
Travelers'	Hartford, Conn.	34,547 89	10,824 33	23,723 56	711 71
United States Fidelity and Guaranty	Baltimore, Md.	802 73	.....	802 73	24 08
United States Casualty Company	New York, N. Y.	8,260 01	2,170 66	6,089 35	182 68
Union Casualty and Surety Company	St. Louis, Mo.	5,411 02	2,959 35	2,451 67	73 55
United States Guarantee Company	New York, N. Y.	1,106 25	2,000 00	.....	.....
Total		$163,509 82	$56,343 75	$108,059 82	$3,241 77

TABLE No. 4.—LIFE INSURANCE COMPANIES.

FOR SIX MONTHS ENDING JULY 1, 1898.

Tabular Statement of Receipts, Losses Paid, Receipts Less Losses, and Taxes Paid by Each Life Insurance Company Doing Business in Indiana from January 1, 1898, to July 1, 1898.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
Ætna Life	Hartford, Conn.	$93,509 46	$18,031 00	$75,478 46	$2,264 35
Berkshire Life	Pittsfield, Mass.	7,688 85	1,000 00	6,688 85	200 67
Connecticut Mutual Life	Hartford, Conn.	49,087 05	58,415 00	.....	.....
Equitable Life of Iowa	Des Moines, Ia.	13,037 13	2,000 00	11,037 13	331 11
Equitable Life Assurance Society	New York, N. Y.	186,567 08	65,175 55	121,391 53	3,641 75
Germania Life	New York, N. Y.	7,757 62	11,424 78	.....	.....
Hartford Life	Hartford, Conn.	16,460 41	2,000 00	14,460 41	433 81
Home Life	New York, N. Y.	12,946 88	5,969 00	6,977 88	209 33
Iowa Life	Chicago, Ill.	1,524 39	.....	1,524 39	45 73
John Hancock Mutual Life	Boston, Mass.	37,762 67	2,000 00	35,762 67	1,072 88
Life Insurance Company of Virginia	Richmond, Va.	19,123 87	3,081 58	16,042 29	481 26
Manhattan Life	New York, N. Y.	11,599 55	2,000 00	9,599 55	287 99
Massachusetts Mutual Life	Springfield, Mass.	45,990 00	11,358 00	34,632 00	1,038 96
Metropolitan Life	New York, N. Y.	162,885 28	34,760 60	128,124 68	3,843 74
Michigan Mutual Life	Detroit, Mich.	27,349 91	11,272 46	16,077 45	482 32
Mutual Life of Kentucky	Louisville, Ky.	6,929 06	2,535 00	4,394 06	131 82
Mutual Benefit Life	Newark, N. J.	88,357 45	36,390 00	51,967 45	1,559 02
Mutual Life of New York	New York, N. Y.	283,549 15	119,718 34	163,830 81	4,914 92
Mutual Reserve Fund Life	New York, N. Y.	13,230 77	3,600 00	9,630 77	288 92
National Life	Montpelier, Vt.	23,475 98	17,000 00	6,475 98	194 28
National Life Association	Hartford, Conn.	2,144 49	.....	2,144 49	64 33
New England Mutual Life	Boston, Mass.	81,067 81	31,360 00	49,707 81	1,491 23
Nederland Life	Amsterdam, Holland	2,920 01	5,000 00	.....	.....
New York Life	New York, N. Y.	255,273 92	69,418 06	185,855 86	5,575 67
Northwestern Mutual Life	Milwaukee, Wis.	193,801 17	62,861 68	130,939 49	3,928 18

Pacific Mutual Life	San Francisco, Cal	5,511 28	1,724 00	3,787 28	113 62
Penn Mutual Life	Philadelphia, Pa	41,004 75	2,000 00	39,004 75	1,170 14
Phœnix Mutual Life	Hartford, Conn	10,999 05	12,575 00	.....	.....
Prudential	Newark, N. J	214,408 70	46,642 27	167,766 43	5,032 99
Provident Savings Life	New York, N. Y	36,547 19	11,500 00	25,047 19	751 42
Provident Life and Trust Company	Philadelphia, Pa	21,267 08	7,715 00	13,552 08	406 56
State Mutual Life	Worcester, Mass	3,047 69	.....	3,047 69	91 43
Travelers' (Life)	Hartford, Conn	9,449 58	1,575 00	7,874 58	236 23
Union Central Life	Cincinnati, Ohio	118,997 02	18,718 29	100,278 73	3,008 36
United States Life	New York, N. Y	11,592 21	2,000,00	9,592 21	287 77
Union Mutual Life	Portland, Me	5,499 60	2,041 34	3,458 26	103 75
Washington Life	New York, N. Y	8,975 84	6,000 00	2,975 84	89 27
Total		$2,131,339 95	$688,861 95	$1,459,129 05	$43,773 81

MISCELLANEOUS COMPANIES.

Ætna Life (Accident)	Hartford, Conn	$5,741 29	$1,907 45	$3,833 84	$115 02
Ætna Indemnity Company	Hartford, Conn	85 00	.....	85 00	2 55
American Bonding and Trust Company	Baltimore, Md	2,232 73	.....	2,232 73	66 98
American Credit Indemnity Company	New York, N. Y	6,270 00	1,183 86	5,086 14	152 58
American Surety Company	New York, N. Y	11,539 87	36 00	11,503 87	345 12
Central Accident	Pittsburg, Pa	273 62	30 00	243 62	7 30
City Trust, Safe Deposit and Surety Co	Philadelphia, Pa	269 38	.....	269 38	8 08
Employers' Liability	London, England	18,230 60	11,389 48	6,841 12	205 23
Fidelity and Deposit Company	Baltimore, Md	5,653 98	1,809 58	3,844 40	115 33
Fidelity and Casualty Company	New York, N. Y	33,882 56	9,579 92	24,302 64	729 08
Frankfort Marine A. & P. G	Frankfort, Germany	11,504 45	677 30	10,827 15	324 81
Hartford Steam Boiler	Hartford, Conn	9,490 26	100 00	9,390 26	281 71
Lloyds Plate Glass	New York, N. Y	3,075 76	753 12	2,322 64	69 68
London Guarantee and Accident	London, England	7,775 10	3,361 71	4,413 39	132 40
Metropolitan Plate Glass	New York, N. Y	1,429 73	522 43	907 30	27 22
National Surety Company	New York, N. Y	866 00	.....	866 00	25 98
New York Plate Glass	New York, N. Y	1,296 88	257 88	1,039 00	31 17
Preferred Accident	New York, N. Y	5,237 00	7,165 03	.....	.....
Standard Life and Accident	Detroit, Mich	17,110 55	5,636 82	11,473 73	344 21
Travelers' (Accident)	Hartford, Conn	25,223 23	22,101 50	3,121 73	93 65

TABLE No. 4—Continued.

MISCELLANEOUS COMPANIES—Continued.

Name of Company.	Location.	Gross Receipts.	Losses Paid.	Receipts Less Losses.	Tax.
United States Fidelity and Guaranty Co.	Baltimore, Md.	$1,757 03	$68 50	$1,688 53	$50 66
United States Casualty Company	New York, N. Y.	21,821 34	1,729 04	20,092 30	602 77
Union Casualty and Surety Company	St. Louis, Mo.	9,113 88	1,913 22	7,200 66	216 02
Total for 6 months ending July 1, 1898		$199,880 24	$70,222 84	$131,585 43	$3,947 55
Total for 6 months ending Jan. 1, 1898		163,509 82	56,343 75	108,059 82	3,241 77
Total for year ending July 1, 1898		$363,390 06	$126,566 59	$239,645 25	$7,189 32

RECAPITULATION.—LIFE COMPANIES.

For 6 months ending Jan. 1, 1898		$2,077,669 52	$605,693 62	$1,474,489 46	$44,234 67
For 6 months ending July 1, 1898		2,131,339 95	688,861 95	1,459,129 05	43,773 81
For the year ending July 1, 1898		$4,209,009 47	$1,294,555 57	$2,933,618 51	$88,008 48

TABLE No. 5.

Insurance in Force in Indiana by Fire and Fire and Marine Insurance Companies of Other States and Foreign Countries Doing Business in Indiana for the Year Ending December 31, 1897.

COMPANIES OF OTHER STATES.

Name of Company.	Location.	Insurance in Force Dec. 31, 1896.	Amount Written During 1897.	Amount Which Ceased to be in Force During 1897.	Insurance in Force Dec. 31, 1897.
Ætna	Hartford, Conn.	$9,591,495 00	$5,106,486 00	$5,570,004 00	$9,127,977 00
Agricultural	Watertown, N. Y.	2,870,900 00	2,166,400 00	1,247,400 00	3,789,900 00
American Central	St. Louis, Mo.	1,816,033 00	1,268,884 00	1,307,675 00	1,777,242 00
American Fire	New York, N. Y.	173,005 00	189,525 00	167,172 00	195,358 00
American	Newark, N. J.	*	1,112,568 00	*.....	1,873,308 00
Allemannia Fire	Pittsburg, Pa.	750,035 00	700,387 00	496,915 00	953,507 00
Associated Underwriters	Rockford, Ill.	597,759 00	718,629 00	480,576 00	835,812 00
Boston Marine	Boston, Mass.	85,625 00	235,303 00	130,825 00	190,103 00
Buffalo Commercial	Buffalo, N. Y.	*	210,552 00	36,750 00	173,802 00
Buffalo German	Buffalo, N. Y.	3,144,103 00	1,678,291 00	1,870,553 00	2,951,841 00
Citizens'	St. Louis, Mo.	614,316 00	629,225 00	467,040 00	776,501 00
Concordia Fire	Milwaukee, Wis.	3,534,213 00	2,275,572 00	1,911,490 00	3,898,295 00
Connecticut Fire	Hartford, Conn.	9,150,362 00	5,179,391 00	4,215,989 00	10,113,764 00
Continental	New York, N. Y.	47,671,089 00	38,973,128 00	35,794,078 00	52,850,139 00
Delaware	Philadelphia, Pa.	1,949,894 00	1,386,110 00	975,459 00	2,360,545 00
Detroit Fire and Marine	Detroit, Mich.	511,095 00	354,540 00	397,685 00	467,950 00
Eastern	New York, N. Y.	†	49,145 00	3,000 00	46,145 00
Erie Fire	Buffalo, N. Y.	†	112,207 00	16,000 00	96,207 00
Equitable Fire and Marine	Providence, R. I.	†	.....	.....	.....
Farmers' Fire	York, Pa.	1,279,676 00	1,060,169 00	768,882 00	1,570,963 00
Fire Association	Philadelphia, Pa.	3,793,844 00	3,558,244 00	3,470,333 00	3,881,755 00
Firemen's Fund	San Francisco, Cal.	5,729,805 00	3,319,918 00	2,990,494 00	6,059,229 00
Franklin Fire	Philadelphia, Pa.	*	1,647,292 50	*.....	.....

*Not reported. †Recently admitted to State.

TABLE No. 5—Continued.

COMPANIES OF OTHER STATES—Continued.

Name of Company.	Location.	Insurance in Force Dec. 31, 1896.	Amount Written During 1897.	Amount Which Ceased to be in Force During 1897.	Insurance in Force Dec. 31, 1897.
German	Freeport, Ill.	$5,915,774 00	$6,172,725 00	$3,144,455 00	$8,944,044 00
German Fire	Peoria, Ill.	895,480 00	409,490 00	647,852 00	657,118 00
German American	New York, N. Y.	9,600,000 00	4,982,502 98	5,173,888 00	9,408,614 98
German Alliance	New York, N. Y.	†	278,400 00	11,300 00	267,100 00
Germania Fire	New York, N. Y.	8,162,189 00	3,532,323 00	3,467,312 00	8,227,200 00
Girard Fire and Marine	Philadelphia, Pa.	1,950,201 00	1,294,375 00	983,201 00	2,261,375 00
Glens Falls	Glens Falls, N. Y.	5,304,717 00	2,655,256 00	1,892,952 00	6,067,021 00
Grand Rapids Fire	Grand Rapids, Mich.	*	.....	.....	1,498,516 00
Greenwich	New York, N. Y.	618,155 00	970,281 00	958,981 00	629,455 00
Hanover Fire	New York, N. Y.	5,421,491 00	4,311,397 00	3,629,683 00	6,103,205 00
Hartford Fire	Hartford, Conn.	24,537,895 00	18,176,354 00	15,919,445 00	26,794,804 00
Home	New York, N. Y.	57,822,580 00	51,052,959 00	43,303,119 00	65,572,420 00
Home Mutual	San Francisco, Cal.	†	166,145 00	5,500 00	160,645 00
Insurance Company of North America	Philadelphia, Pa.	6,182,300 00	5,956,752 00	5,972,640 00	6,166,412 00
Insurance Company of State of New York	New York, N. Y.	†	2,000 00	.....	2,000 00
Manhattan Fire	New York, N. Y.	‡	.....	.....	.....
Merchants'	Newark, N. J.	2,606,166 57	2,503,409 92	1,947,622 49	3,161,954 00
Michigan Fire and Marine	Detroit, Mich.	443,285 00	898,269 00	145,215 00	1,196,339 00
Milwaukee Fire	Milwaukee, Wis.	†	.....	.....	.....
Milwaukee Mechanics'	Milwaukee, Wis.	7,723,207 00	5,358,566 00	6,240,742 00	6,841,031 00
National Fire	Hartford, Conn.	7,515,291 00	3,532,750 00	3,951,898 00	7,096,143 00
National Standard	New York, N. Y.	45,500 00	99,250 00	62,750 00	82,000 00
New Hampshire Fire	Manchester, N. H.	1,748,088 83	1,443,850 00	1,310,740 82	1,881,198 01
Newark Fire	Newark, N. J.	319,455 00	163,405 00	180,700 00	302,155 00
Niagara Fire	New York, N. Y.	4,191,198 00	3,492,950 00	3,193,194 00	4,490,954 00
Northwestern National	Milwaukee, Wis.	4,419,435 95	3,572,117 00	1,955,193 95	6,036,359 00
Ohio Farmers'	LeRoy, Ohio.	24,164,589 00	9,477,016 00	7,720,905 00	25,820,700 00
Orient	Hartford, Conn.	3,294,552 00	1,841,699 00	2,029,451 00	3,106,800 00
Pacific Fire	New York, N. Y.	1,997,550 00	1,113,474 00	1,441,830 00	1,669,194 00
Pennsylvania Fire	Philadelphia, Pa.	2,535,497 00	2,135,819 00	1,669,594 00	3,001,722 00

Phenix	Brooklyn, N. Y.	34,487,907 00	16,169,309 00	16,260,111 00	34,397,105 00
Phœnix	Hartford, Conn.	13,856,896 00	9,339,285 00	12,038,343 00	11,157,838 00
Queen	New York, N. Y.	4,062,136 00	2,343,890 00	2,960,875 00	3,445,151 00
Reliance	Philadelphia, Pa.	1,116,049 00	900,584 00	808,283 00	1,208,350 00
Reading Fire	Reading, Pa.	924,209 00	620,655 00	489,039 00	1,065,825 00
Rochester German	Rochester, N. Y.	1,526,251 00	1,289,041 00	1,060,774 00	1,754,518 00
Rockford	Rockford, Ill.	5,749,134 00	3,654,717 00	3,509,597 00	5,894,254 00
Security	New Haven, Conn.	†	.....	.....	.....
Spring Garden	Philadelphia, Pa.	685,497 00	547,213 00	514,407 00	718,303 00
Springfield Fire and Marine	Philadelphia, Pa.	6,487,594 00	4,295,220 00	4,232,920 00	6,549,894 00
St. Paul Fire and Marine	St. Paul, Minn.	1,557,805 00	1,108,550 00	1,034,630 00	1,631,725 00
Sun Mutual	New Orleans, La.	†	.....	.....	.....
Teutonia Fire and Marine	Dayton, Ohio.	1,806,278 00	1,067,562 00	884,407 00	1,989,433 00
Teutonia	New Orleans, La.	*	56,208 00	.....	133,680 00
Traders'	Chicago, Ill.	3,026,670 00	2,235,367 00	2,444,618 00	2,817,419 00
United Firemen's	Philadelphia, Pa.	*	414,376 00	.....	540,580 50
Westchester Fire	New York, N. Y.	3,407,965 00	2,044,472 00	2,446,039 00	3,006,398 00
Western Underwriters' Asso. (Inc'p't'd)	Chicago, Ill.	†	.....	.....	.....
Williamsburgh City Fire	Brooklyn, N. Y.	2,983,664 00	1,365,710 00	1,556,385 00	2,792,989 00
Total	.....	$362,355,901 35	$254,977,660 40	$229,518,912 26	$390,540,284 49

FOREIGN COMPANIES.

Aachen and Munich Fire	Aix-la-Chapelle, Germany	†	$373,864 00	$82,307 85	$291,556 15
Atlas Assurance	London, England	101,100 00	785,152 00	107,275 00	778,977 00
British America	Toronto, Canada	1,470,271 00	1,453,035 00	1,295,848 00	1,627,458 00
Baloise Fire	Basle, Switzerland	†	128,600 00	88,550 00	40,050 00
Caledonian	Edinburgh, Scotland	707,238 00	1,037,770 00	1,053,162 00	691,846 00
Commercial Union	London, England	5,058,029 00	3,880,283 00	4,024,876 00	4,789,282 00
Hamburg Bremen Fire	Hamburg, Germany	1,865,645 00	1,400,349 00	1,496,636 00	1,769,359 00
Helvetia Swiss Fire	St. Gall, Switzerland	55,000 00	278,200 00	101,500 00	231,700 00
Imperial	London, England	1,318,924 00	1,012,614 00	1,000,837 00	1,320,701 00
Lancashire	Manchester, England	3,036,098 00	3,187,245 00	1,542,473 00	4,680,870 00
Law Union and Crown	London, England	†	123,500 00	.....	123,500 00
Lion Fire	London, England	573,201 00	515,287 00	489,734 00	598,754 00
Liverpool and London and Globe	Liverpool, England	6,371,251 00	5,309,376 00	5,256,282 00	6,424,345 00
London Assurance	London, England	1,745,937 00	990,246 00	960,244 00	1,775,939 00

*Not reported. †Recently admitted to State. ‡All reinsured.

TABLE No. 5—Continued.

FOREIGN COMPANIES—Continued.

Name of Company.	Location.	Insurance in Force Dec. 31, 1896.	Amount Written During 1897.	Amount Which Ceased During 1897. to be in Force	Insurance in Force Dec. 31, 1897.
London and Lancashire	London, England	$2,294,700 00	$1,682,182 00	$1,776,405 00	$2,200,477 00
Magdeburg Fire	Magdeburg, Germany	†	264,170 00	23,525 00	240,645 00
Manchester Fire	Manchester, England	3,951,689 71	2,629,952 26	1,370,311 82	5,211,330 15
North German Fire	Hamburg, Germany	611,800 00	1,027,945 00	395,885 00	1,243,860 00
Northern	London, England	2,740,594 00	2,178,061 00	2,133,795 00	2,784,860 00
North British and Mercantile	London, England	8,142,429 00	4,142,166 00	5,257,277 00	7,027,318 00
Norwich Union	Norwich, England	3,702,626 00	2,522,811 00	2,444,760 00	3,780,677 00
Palatine	Manchester, England	1,464,247 05	1,400,584 14	1,394,217 85	1,470,613 34
Phœnix Assurance	London, England	2,062,504 00	1,942,411 00	1,813,052 00	2,191,863 00
Prussian National	Stettin, Germany	3,207,368 91	1,871,469 45	1,445,876 84	3,632,961 52
Royal	Liverpool, England	12,191,678 38	5,839,262 82	6,669,084 25	11,361,856 95
Royal Exchange Assurance	London, England	†	225,330 00	4,000 00	221,330 00
Scottish Union and National	Edinburgh, Scotland	2,945,090 00	2,458,259 00	2,191,208 00	3,212,141 00
Sun Insurance Office	London, England	4,147,916 00	2,791,436 00	2,998,346 00	3,941,006 00
Svea Fire	Gothenburg, Sweden	65,587 00	229,045 00	128,629 00	166,003 00
Thuringia	Erfurt, Germany	127,185 00	422,852 00	132,945 00	417,092 00
Union Assurance	London, England	1,176,598 00	910,172 00	1,065,998 00	1,020,772 00
Union Marine	Liverpool, England	165,860 00	388,093 00	78,024 00	475,929 00
Western Assurance	Toronto, Canada	1,804,921 00	2,124,703 00	2,175,760 00	1,753,864 00
Total	.....	$73,105,488 95	$55,526,425 67	$50,998,824 61	$77,498,936 11

RECAPITULATION—FIRE COMPANIES.

Companies of other States	.....	$362,355,901 35	$254,977,660 40	$229,518,912 26	$390,540,284 49
Foreign Companies	.....	73,105,488 95	55,526,425 67	50,998,824 61	77,498,936 11
Total	.....	$435,461,390 30	$310,504,086 07	$280,517,736 87	$467,039,220 60

*Not reported. †Recently admitted to State.

TABLE No. 6.

Life Insurance in Force in Indiana by Life Insurance and Miscellaneous Companies of Other States and Foreign Countries Doing Business in Indiana for the Year Ending December 31, 1897.

Name of Company.	Location.	Insurance in Force Dec. 31, 1896.	Amount Written During 1897.	Amount Which Ceased to be in Force During 1897.	Insurance in Force Dec. 31, 1897.
Ætna Life	Hartford, Conn.	$5,868,915 50	$1,223,338 00	$692,914 00	$6,399,339 00
Berkshire Life	Pittsfield, Mass.	365,114 00	52,000 00	20,500 00	396,614 00
Connecticut Mutual Life	Hartford, Conn.	3,005,350 00	241,000 00	169,700 00	3,076,650 00
Equitable Life of Iowa	Des Moines, Ia.	571,720 00	106,000 00	81,450 00	596,270 00
Equitable Life Assurance Society	New York, N. Y.	10,907,530 00	1,278,886 00	1,609,738 00	10,576,678 00
Germania Life	New York, N. Y.	684,654 00	101,735 00	73,615 00	712,774 00
Home Life	New York, N. Y.	703,718 00	62,261 29	86,214 29	679,765 00
Iowa Life	Chicago, Ill.	†	42,500 00	5,000 00	37,500 00
John Hancock Mutual Life	Boston, Mass.	1,484,627 00	415,000 00	412,249 00	1,487,378 00
Life Insurance Company of Virginia	Richmond, Va.	850,946 00	500,736 00	451,267 00	900,415 00
Manhattan Life	New York, N. Y.	626,026 00	139,042 00	132,335 00	632,733 00
Massachusetts Mutual Life	Springfield, Mass.	2,272,412 00	437,500 00	490,324 00	2,219,588 00
Metropolitan Life	New York, N. Y.	7,601,843 00	7,729,162 00	5,695,395 00	9,635,610 00
Michigan Mutual Life	Detroit, Mich.	1,597,293 15	227,889 42	275,804 39	1,549,378 18
Mutual Life of Kentucky	Louisville, Ky.	625,219 00	166,241 00	135,538 00	655,922 00
Mutual Benefit Life	Newark, N. J.	4,791,727 00	709,020 00	461,846 00	5,038,901 00
Mutual Life of New York	New York, N. Y.	15,230,453 11	2,268,050 00	1,933,266 11	15,565,237 00
National Life	Montpelier, Vt.	1,235,995 69	353,970 85	255,650 00	1,334,316 54
New England Mutual Life	Boston, Mass.	4,103,152 00	593,768 00	456,157 00	4,240,763 00
New York Life	New York, N. Y.	13,640,000 00	2,188,431 00	1,290,163 00	14,538,268 00
Northwestern Mutual Life	Milwaukee, Wis.	12,854,700 00	1,206,800 00	892,177 00	13,169,323 00
Pacific Mutual Life (Life)	San Francisco, Cal.	69,500 00	20,850 00	22,000 00	68,000 00
Penn Mutual Life	Philadelphia, Pa.	2,411,700 00	353,650 00	252,000 00	2,513,350 00
Phœnix Mutual Life	Hartford, Conn.	842,764 00	48,400 00	80,482 00	810,682 00
Prudential (Ordinary)	Newark, N. J.	1,084,378 00	1,221,590 00	589,160 00	1,716,808 00

†Recently admitted to State.

TABLE No. 6—Continued.

Name of Company.	Location.	Insurance in Force Dec. 31, 1896.	Amount Written During 1897.	Amount Which Ceased to be in Force During 1897.	Insurance in Force Dec. 31, 1897.
Prudential (Industrial)	Newark, N. J.	$7,449,584 00	$5,512,036 00	$4,169,886 00	$8,791,734 00
Provident Savings Life	New York, N. Y.	2,175,086 00	487,548 00	514,964 00	2,147,670 00
Provident Life and Trust Company	Philadelphia, Pa.	976,416 00	146,056 00	55,844 00	1,066,628 00
State Mutual Life	Worcester, Mass.	95,459 00	64,761 00	10,297 00	149,923 00
Travelers' (Life)	Hartford, Conn.	548,492 00	124,000 00	77,948 00	594,544 00
Union Central Life	Cincinnati, Ohio	7,669,808 00	1,106,045 00	995,488 00	7,780,365 00
Union Mutual Life	Portland, Me.	380,428 06	28,845 06	36,369 38	372,703 74
United States Life	New York, N. Y.	813,085 00	148,000 00	169,950 00	791,135 00
Washington Life	New York, N. Y.	526,525 00	148,254 00	80,769 00	594,010 00
Total		$114,064,620 31	$29,453,365 62	$22,676,470 17	$120,840,975 46

MISCELLANEOUS COMPANIES.

Ætna Life (Accident)	Hartford, Conn.	$995,200 00	$2,770,500 00	$2,403,800 00	$1,361,900 00
Ætna Indemnity Company	Hartford, Conn.	†	.....	.....	.....
American Bonding and Trust Company	Baltimore, Md.	*	.....	.....	730,920 65
American Credit Indemnity Company	New York, N. Y.	197,000 00	233,500 00	159,000 00	271,500 00
American Surety Company	New York, N. Y.	*	3,442,826 00	*	.....
Central Accident	Pittsburg, Pa.	*	.....	.....	.....
City Trust, Safe, Deposit and Surety Co.	Philadelphia, Pa.	2,761 00	181,148 80	124,304 80	59,605 00
Employers' Liability	London, England	6,649,915 00	7,920,301 00	6,649,915 00	7,920,301 00
Fidelity and Deposit Company	Baltimore, Md.	1,507,502 00	1,304,747 00	1,614,002 00	1,198,247 00
Fidelity and Casualty Co. (Fidelity)	New York, N. Y.	77,500 00	114,500 00	120,000 00	72,000 00
Fidelity and Casualty Co. (Plate Glass)	New York, N. Y.	330,695 23	417,406 67	390,400 26	357,701 64
Fidelity and Casualty Co. (Steam Boiler)	New York, N. Y.	2,708,600 00	3,085,100 00	3,128,600 00	2,665,100 00
Fidelity and Casualty Co. (Burglary)	New York, N. Y.	427,500 00	612,550 00	545,500 00	494,550 00
Fidelity and Cas. Co. (Empl'rs' Liability)	New York, N. Y.	2,994,800 00	3,513,000 00	3,517,800 00	2,990,000 00
Fidelity and Casualty Co. (Accident)	New York, N. Y.	4,065,500 00	5,596,550 00	4,948,200 00	4,713,850 00
Frankfort M. A. & P. Glass (Em'rs Lia'y)	Frankfort, Germany	†	835,000 00	40,000 00	795,000 00

Frankfort M. A. & P. Glass (Accident)...	Frankfort, Germany	†	70,500 00	.....	70,500 00
Frankfort M. A. & P. Glass (Plate Glass)	Frankfort, Germany	†	6,723 10	.....	6,723 10
Hartford Steam Boiler	Hartford, Conn.	5,755,178 00	2,570,100 00	2,331,700 00	5,993,578 00
Lloyds Plate Glass (Accident)	New York, N. Y.	275,985 00	270,833 42	279,697 45	267,120 97
London Guarantee & Accident (Accident)..	London, England	138,500 00	258,400 00	186,500 00	210,400 00
London Guarantee (Liability)	London, England	2,150,000 00	2,130,000 00	2,300,000 00	1,980,000 00
London Guarantee (Fidelity)	London, England	50,000 00	37,500 00	52,500 00	35,000 00
Metropolitan Plate Glass	New York, N. Y.	150,612 46	146,255 68	158,128 81	138,739 33
National Surety Company	New York, N. Y.	†	24,500 00	.....	.....
New York Plate Glass	New York, N. Y.	158,911 61	175,685 34	190,657 36	143,939 59
Pacific Mutual Life (Accident)	San Francisco, Cal.	691,850 00	1,030,500 00	1,122,700 00	599,650 00
Preferred Accident	New York, N. Y.	6,584,000 00	8,136,000 00	6,650,000 00	8,070,000 00
Standard Life and Accident (Personal)...	Detroit, Mich.	3,990,000 00	4,570,500 00	3,990,000 00	4,570,500 00
Sandard Life and Accident (Liability)...	Detroit, Mich.	1,010,000 00	1,170,000 00	1,010,000 00	1,170,000 00
Travelers' (Accident)	Hartford, Conn.	5,369,269 00	8,654,850 00	8,744,660 00	5,279,459 00
United States Fidelity and Guaranty....	Baltimore, Md.	†	177,968 15	.....	177,968 15
United States Casualty (Accident)	New York, N. Y.	.....	17,858,016 00	.....	5,789,000 00
United States Casualty (Empl'rs' Liab'ty)	New York, N. Y.	5,708,816 00	280,000 00	17,713,362 00	330,000 00
United States Casualty (Steam Boiler)...	New York, N. Y.	.....	70,000 00	.....	83,570 00
Union Cas. and Surety Co. (Accident)....	St. Louis, Mo.	579,250 00	792,350 00	934,750 00	436,850 00
Union Cas. and Surety Co. (Liability)....	St. Louis, Mo.	505,000 00	1,665,000 00	730,000 00	1,440,000 00
Union Cas. and Surety Co. (Plate Glass)..	St. Louis, Mo.	20,137 00	37,503 00	27,118 00	30,522 00
Union Cas. and Surety Co. (Steam Boiler)	St. Louis, Mo.	60,000 00	75,500 00	80,000 00	55,500 00
United States Guarantee Company	New York, N. Y.	.....	385,700 00	.....	385,700 00
Total		$53,154,482 30	$80,621,514 16	$70,143,295 68	$60,895,395 43

*Not reported. †Recently admitted to State.

TABLE No. 7.—FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

Statement Showing Assets, June 30, 1898.

COMPANIES OF OTHER STATES.

Name of Company and Location.	Paid-Up Capital.	Cash on Hand, in Bank and in Hands of Agents.	Real Estate Unincumbered.	Stock and Bonds Owned.	Loans on Mortgage on Real Estate.	Debts Otherwise Secured.	Debts for Premiums.	All Other Securities.	Total Assets.
Ætna, Hartford, Conn.	$4,000,000 00	$1,407,594 16	$225,000 00	$10,420,495 82	$36,000 00	.....	.....	.....	$12,089,089 98
Agricultural, Watertown, N. Y.	500,000 00	72,002 33	274,955 00	422,428 75	980,966 50	$201,663 74	$277,610 85	$49,677 18	2,279,304 35
American Central, St. Louis, Mo.	600,000 00	108,303 15	500,000 00	917,200 00	37,117 20	94,000 00	81,641 55	.....	1,738,261 90
American Fire, New York, N. Y.	400,000 00	31,655 53	.....	930,236 75	14,500 00	.....	164,895 79	40,263 26	1,181,551 33
American, Newark, N. J.	600,000 00	42,930 26	228,831 80	942,832 50	1,604,520 75	.....	43,433 13	38,237 88	2,900,819 32
Allemannia Fire, Pittsburg, Pa.	200,000 00	39,854 33	42,000 00	41,168 83	294,186 72	8,966 00	54,183 17	17,679 01	498,041 06
Associated Underw'ters, Rockford, Ill.	400,000 00	170,388 75	135,739 04	513,668 08	680,009 58	190,309 00	310,951 33	14,865 99	2,015,931 77
Boston, Boston, Mass.	1,000,000 00	221,743 61	21,200 00	1,389,997 75	1,025,750 00	110,979 90	192,026 67	19,366 10	2,981,064 03
Buffalo Commercial, Buffalo, N. Y.	200,000 00	33,349 04	.....	142,430 00	121,520 00	1,107 83	12,441 35	.....	310,828 22
Buffalo German, Buffalo, N. Y.	200,000 00	168,535 03	309,080 01	835,386 86	528,235 00	97,900 00	1,726 99	22,639 12	1,963,503 01
Citizens', St. Louis, Mo.	200,000 00	28,701 66	5,477 00	403,322 00	2.3,950 00	.....	48,786 59	5,046 00	755,283 25
Concordia Fire, Milwaukee, Wis.	200,000 00	40,714 13	.....	252,712 75	475,655 00	.....	118,738 60	11,553 08	899,373 56
Connecticut Fire, Hartford, Conn.	1,000,000 00	291,587 18	209,325 00	1,965,756 00	1,030,659 00	2,000 00	.....	.....	3,559,327 18
Continental, New York, N. Y.	1,000,000 00	633,996 84	1,106,250 00	6,325,101 00	82,210 00	.....	623,454 18	68,582 42	8,839,595 24
Delaware, Philadelphia, Pa.	702,875 00	35,714 32	160,000 00	1,035,565 00	175,200 00	25,000 00	133,489 35	5,655 76	1,573,621 43
Detroit Fire & Marine, Detroit, Mich.	500,000 00	40,846 05	202,376 03	106,981 25	900,190 98	47,472 71	35,808 58	3,284 48	1,336,960 08
Eastern, New York, N. Y.	200,000 00	20,620 74	.....	315,448 30	80,400 00	.....	66,414 55	.....	582,883 59
Erie Fire, Buffalo, N. Y.	200,000 00	73,524 93	.....	.....	594,560 00	3,500 00	81,590 85	1,631 71	754,807 49
Eq'ble Fire & Marine, Provid'nce, R.I.	300,000 00	81,706 63	124,000 00	372,175 00	148,500 00	1,295 00	.....	.....	727,676 63
Farmers' Fire, York, Pa.	None 00	54,238 46	46,300 00	348,540 00	207,310 00	5,291 18	52,829 78	20,300 00	735,009 42
Fire Association, Philadelphia, Pa.	500,000 00	316,426 77	276,800 00	2,646,113 12	2,108,135 51	188,750 00	623,588 33	79,520 78	6,239,334 51
Fire Ins. Co. Co'ty of Phil., Phil., Pa.	400,000 00	27,355 56	75,000 00	481,993 50	258,650 00	.....	18,963 92	34,691 15	895,654 13
Fireman's Fund, San Francisco, Cal.	1,000,000 00	359,836 01	379,200 00	1,913,480 00	463,481 85	160,689 34	430,227 72	31,382 96	3,738,300 88
Franklin Fire, Philadelphia, Pa.	400,000 00	173,350 67	247,000 00	2,431,946 00	204,558 00	.....	.....	65,227 80	3,125,082 47
German, Freeport, Ill.	200,000 00	430,442 01	128,979 23	572,256 66	1,696,012 50	277,721 25	95,942 18	101,342 18	3,302,696 01
German Fire, Peoria, Ill.	200,000 00	98,091 53	10,000 00	.....	325,036 08	.....	.....	13,589 36	446,716 97

German American, New York, N. Y...	1,000,000 00	286,133 96	15,000 00	6,969,603 00	58,000 00	.....	494,981 10	10,981 06	7,834,699 12
German Alliance, New York, N. Y....	400,000 00	54,915 12	.....	391,100 00	.....	.....	.....	.....	446,015 12
Germania Fire, New York, N. Y.....	1,000,000 00	390,641 32	65,759 01	3,078,788 85	316,000 00	8,486 13	33,768 67	.....	4,493,444 58
Girard Fire & Marine, Phila., Pa.....	300,000 00	232,284 86	375,200 00	518,760 00	768,360 00	25,695 55	1,249 18	130,650 00	2,052,199 59
Glens Falls, Glens Falls, N. Y.....	200,000 00	95,149 09	58,675 00	1,586,491 36	1,257,555 02	24,500 00	111,318 03	393 75	3,134,082 28
Grand Rapids Fire, G'd Rapids, Mich.	200,000 00	56,031 99	2,500 00	96,410 42	235,151 12	57,000 00	39,053 23	4,966 38	491,116 14
Greenwich, New York, N. Y.....	200,000 00	67,061 74	200,000 00	1,043,895 00	.....	27,015 54	146,275 73	437 50	1,484,685 51
Hanover Fire, New York, N. Y.....	1,000,000 00	324,546 90	450,000 00	2,198,430 63	7,000 00	1,500 00	.....	16,989 91	2,998,467 44
Hartford Fire, Hartford, Conn.....	1,250,000 00	1,848,640 86	647,000 00	6,724,568 75	1,551,590 00	14,800 00	.....	30,029 68	10,819,629 29
Home, New York, N. Y.....	3,000,000 00	729,684 76	1,742 672 10	8,238,046 69	277,615 58	180,774 83	236,542 99	.....	11,405,266 95
Home Mutual, San Francisco, Cal....	300,000 00	75,508 45	36,200 00	163,425 00	301,266 00	7,942 80	61,781 68	7,962 27	924,086 20
Insurance Co. N. America, Phila., Pa.	3,000,000 00	779,947 15	541,084 60	5,257,190 00	2,386,743 49	35,000 00	898,384 88	158,870 81	10,057,220 93
Ins. Co. of State of N. Y., N. Y.....	200,000 00	16,799 56	.....	372,162 50	25,000 00	.....	101,717 21	.....	515,679 27
Manhattan Fire, New York, N. Y....	250,000 00	51,007 58	.....	529,960 00	.....	3,170 00	179,320 11	6,750 00	773,207 69
Merchants', Newark, N. J.....	400,000 00	55,851 89	197,013 80	781,224 50	359,100 00	28,000 00	253,305 73	12,985 34	1,687,481 26
Mich. Fire and Marine, Detroit, Mich.	400,000 00	97,825 46	88,413 01	48,250 00	503,920 70	15,202 77	36,881 47	.....	790,493 41
Milwaukee Fire, Milwaukee, Wis.....	200,000 00	14,145 60	.....	216,315 00	81,425 00	.....	14,947 89	1,676 05	328,509 54
Milwaukee Mechanics', Mil'kee, Wis.	200,000 00	104,374 41	45,000 00	916,773 20	1,232,933 83	.....	212,577 03	43,790 52	2,555,448 99
National Fire, Hartford, Conn.....	1,000,000 00	249,196 79	252,978 40	2,771,129 00	774,015 97	.....	385,698 70	.....	4,433,018 86
National Standard, New York, N. Y.	200,000 00	30,875 19	.....	554,580 10	.....	.....	31,333 18	3,541 66	620,400 13
New Hampshire Fire, Manch., N. H.	1,000,000 00	79,535 42	117,247 31	1,913,216 35	739,373 34	.....	186,057 50	.....	3,035,429 92
Newark Fire, Newark, N. J.....	250,000 00	10,358 79	61,700 00	320,827 50	265,930 00	7,522 65	18,339 08	50 00	684,728 02
Niagara Fire, New York, N. Y.....	500,000 00	23,479 25	1,000,000 00	1,144,803 00	268,700 00	10,186 66	3,6,600 58	4,000 00	2,757,769 49
Northw'n National, Milwaukee, Wis..	600,000 00	93,233 81	.....	1,243,600 00	1,007,356 67	11,613 94	162,757 45	.....	2,518,561 87
Ohio Farmers', LeRoy, Ohio.....	.....	152,707 48	84,717 71	137,488 14	252,993 63	29,537 82	345,703 00	52,195 60	1,055,343 38
Orient, Hartford, Conn.....	500,000 00	295,306 39	58,959 43	1,705,088 63	267,350 66	1,750 00	.....	18,229 38	2,346,684 49
Pacific Fire, New York, N. Y.....	200,000 00	21,066 55	.....	478,782 50	259,000 00	4,630 92	74,092 20	200 00	837,772 17
Pennsylvania Fire, Philadelphia, Pa.	400,000 00	152,688 45	183,500 00	3,499,915 00	929,600 00	69,350 00	246,117 16	19,115 43	5,100,286 04
Phenix, Brooklyn, N. Y.....	1,000,000 00	819,905 43	549,000 00	3,811,435 00	106,600 00	.....	234,982 25	15,465 01	5,537,397 69
Phoenix, Hartford, Conn.....	2,000,000 00	747,147 73	527,696 67	4,077,123 00	132,340 70	20,200 00	.....	33,871 40	5,538,379 50
Queen, New York, N. Y.....	500,000 00	135,924 02	719,081 84	3,334,692 49	.....	43,606 84	312,682 03	2,949 69	4,578,936 91
Reliance, Philadelphia, Pa.....	300,000 00	40,194 92	102,500 00	588,270 00	233,060 00	3,000 00	40,721 04	747 00	1,008,492 96
Reading Fire, Reading, Pa.....	250,000 00	178,671 04	21,761 12	189,921 00	317,225 00	.....	25,992 51	48,760 26	812,330 93
Rochester German, Rochester, N. Y..	200,000 00	44,309 11	198,038 30	306,312 50	401,951 40	11,338 53	82,561 01	.....	1,044,510 85
Rockford, Rockford, Ill.....	200,000 00	132,482 95	46,539 04	91,390 00	497,820 80	159,349 58	230,812 95	14,865 99	1,173,261 31
Security, New Haven, Conn.....	200,000 00	19,361 14	89,200 00	407,533 58	198,433 78	5,255 00	111,257 68	19,808 40	850,849 58
Schuylkill Fire, Philadelphia, Pa.....	200,000 00	6,050 68	.....	149,695 00	106,000 00	.....	48,983 16	.....	310,728 84
Spring Garden, Philadelphia, Pa.....	400,000 00	57,316 44	314,000 00	923,573 44	128,250 00	1,000 00	130,560 41	6,158 22	1,560,858 51
Springfield Fire & Mar., Spr'g'd, Ms..	1,500,000 00	506,535 79	128,000 00	3,004,455 00	727,770 00	88,275 00	.....	52,241 06	4,507,276 85
St. Paul Fire & Marine, St. P., Minn.	500,000 00	174,706 13	558,127 09	935,891 11	319,454 92	205,812 75	302,217 73	.....	2,496,209 73
Sun Mutual, New Orleans, La.....	500,000 00	12,333 21	42,500 00	948,697 87	.....	7,805 72	62,689 24	2,219 35	1,076,245 39

TABLE No. 7—Continued.

COMPANIES OF OTHER STATES—Continued.

Name of Company and Location.	Paid-Up Capital.	Cash on Hand, in Banks and in Hands of Agents	Real Estate Unincumbered.	Stock and Bonds Owned.	Loans on Mortgage on Real Estate.	Debts Otherwise Secured.	Debts for Premiums.	All Other Securities.	Total Assets.
Teutonia Fire and Marine, Dayton, O.	100,000 00	$4,146 13	$1,800 00	$271,190 00	$234,576 68	.....	13,321 67	446 50	525,480 98
Teutonia, New Orleans, La.....	250,000 00	7,956 25	40,000 00	535,730 00	14,675 00	19,370 00	66,103 98	1,837 51	685,672 74
Traders', Chicago, Ill.....	500,000 00	45,857 51	31,985 70	1,539,567 70	212,250 00	31,501 30	110,690 57	24,026 13	1,986,878 91
United Firemen's, Philadelphia, Pa...	300,000 00	69,608 30	179,950 00	436,528 75	707,940 38	56,500 00	48,177 38	14,826 69	1,513,531 50
Westchester Fire, New York, N. Y....	300,000 00	86,114 37	223,000 00	1,471,500 00	510,230 00	2,500 00	245,852 19	7,201 46	2,546,398 02
Western Underwriters, Chicago, Ill..	200,000 00	38,376 39	.....	70,422 25	178,600 00	.....	.....	2,816 46	290,215 10
Williamsburg City Fire, Brook., N. Y.	250,000 00	65,970 64	632,574 13	779,302 50	247,900 00	.....	90,228 57	12,717 55	1,828,693 39
Totals	$42,902,875 00	$14,588,582 68	$16,206,820 97	$112,575,332 23	$33,831,357 34	$2,635,940 28	$10,238,457 44	$1,429,310 24	$191,505,801 18

FOREIGN COMPANIES—UNITED STATES BRANCH.

	U.S.D'p'sit								
Aachen & Mun. Fire, Aix-la-Ch., Ger.	200,000 00	$146,034 60	.....	$627,000 00	.....	$1,375 00	$49,874 22	.....	$824,283 82
Atlas Assurance, London, Eng.....	200,000 00	91,154 80	.....	848,212 50	.....	.....	88,988 13	.....	1,028,355 43
Baloise Fire, Basle, Switz.....	200,000 00	84,587 44	.....	577,000 00	.....	.....	61,459 98	$1,750 00	724,797 42
British America, Toronto, Can.....	200,000 00	237,998 01	.....	1,009,438 00	.....	14,417 50	.....	.....	1,261,883 51
Caledonian, Edinburgh, Scot.....	200,000 00	69,837 27	.....	1,650,902 50	.....	.....	252,277 80	30,079 48	2,003,097 05
Commercial Union, London, Eng.....	200,000 00	123,268 71	$889,830 05	1,814,995 00	$242,000 00	3,883 31	450,189 90	39,984 20	3,594,160 17
Hamburg-Bremen Fire, Hamb'g, Ger.	200,000 00	31,496 62	.....	1,449,360 00	.....	.....	139,639 86	1,000 00	1,624,496 48
Helvetia Swiss Fire, St. Gall, Switz..	200,000 00	117,658 96	.....	649,362 50	.....	.....	73,139 60	3,516 66	8 3,677 72
Imperial, London, Eng.....	200,000 00	82,544 57	476 634 70	1,106,750 00	.....	9,354 43	307,188 97	.....	1,982,472 67
Lancashire, Manchester, Eng.....	200,000 00	48,499 55	385,585 72	1,566,611 25	.....	.....	308,397 76	.....	2,309,094 28
Law, Union and Crown, London, Eng.	200,000 00	49,422 03	.....	562,773 50	.....	.....	6,675 31	.....	618,870 84
Lion Fire, London, Eng.....	200,000 00	204,250 75	4,500 00	477,677 50	239,637 50	.....	.....	.....	926,105 75
Liverp'l & Lon. & Globe, Liverp'l, En.	200,000 00	692,061 17	1,745,000 00	2,523,425 00	3,672,371 14	74,041 46	927,310 12	.....	9,634,208 89
London Assurance, London, Eng.....	200,000 00	154,768 28	.....	1,961,665 00	13,000 00	.....	295,345 09	.....	2,424,778 37
London & Lancashire, Liverpool, Eng.	200,000 00	171,945 24	299,125 00	2,044,278 00	.....	16,008 13	332,522 12	.....	2,863,878 49

Magdeburg Fire, Magdeburg, Ger.....	200,000 00	24,201 63	.....	799,950 00	.....	2,362 50	99,190 22	.....	925,704 35
Manchester Fire, Manchester, Eng...	200,000 00	314,193 26	.....	1,534,125 60	300 00	.....	.....	19,175 07	1,897,793 33
North German Fire, Hamburg, Ger...	200,000 00	117,877 20	.....	404,410 00	74,000 00	.....	159,765 20	5,274 74	752,327 14
Northern Assurance, London, Eng....	200,000 00	72,854 27	115,000 00	1,585,452 50	.....	19,095 55	180,295 31	.....	1,972,697 63
N. British & Mercantile, Lon., Eng..	200,000 00	837,555 92	.....	3,484,573 00	.....	54,915 00	1,917 87	1,543 22	4,380,505 01
Norwich Union Fire, Norwich, Eng...	200,000 00	206,421 71	.....	1,987,455 00	40,000 00	26,160 93	164,685 53	276 48	2,424,999 65
Palatine, Manchester, Eng.....	200,000 00	208,214 19	.....	2,215,752 00	50,000 00	13,857 50	324,189 81	.....	2,812,013 50
Phoenix Assurance, London, Eng.....	200,000 00	476,507 22	.....	2,207,971 25	.....	16,069 21	414,610 11	.....	3,115,157 79
Prussian National, Stettin, Ger.....	200,000 00	16,318 32	800 00	660,682 50	.....	.....	94,672 30	9,970 26	782,443 38
Royal, Liverpool, Eng.....	200,000 00	260,730 76	2,080,801 18	3,932,759 39	256,000 00	.....	807,841 23	68,335 41	7,406,467 97
Royal Ex. Assurance, London, Eng..	200,000 00	25,065 91	.....	794,274 25	.....	.....	87,210 80	.....	906,550 96
Scottish Union & National, Edin., Sc.	200,000 00	739,042 90	101,587 96	1,730,375 61	1,482,680 99	.....	.....	2,800 00	4,056,487 46
Sun Insurance Office, London, Eng...	200,000 00	171,947 67	250,000 00	1,782,707 50	188,000 00	.....	323,398 93	23,726 44	2,739,780 54
Svea Fire, Gothenburg, Sweden.....	200,000 00	35,262 88	.....	532,340 00	.....	.....	58,976 35	13,131 54	639,710 77
Thuringia, Erfurt, Ger.....	200,000 00	37,593 71	.....	424,227 50	.....	170 36	128,891 23	3,391 00	594,273 80
Union Assurance, London, Eng.....	200,000 00	165,657 70	200,000 00	1,062,627 75	.....	.....	13,207 65	.....	1,441,493 10
Union Marine, Liverpool, Eng.....	200,000 00	1,767 51	.....	559,222 95	.....	.....	25,141 20	.....	586,131 66
Western Assurance, Toronto, Can....	200,000 00	64,657 69	.....	1,187,276 88	20,000 00	30,804 26	345,292 85	.....	1,648,031 68
Totals	$6,600,000 00	$6,114,438 45	$6,548,873 61	$45,785,663 83	$6,277,989 63	$282,515 14	$6,513,295 45	$223,954 50	$71,746,730 61

RECAPITULATION—FIRE COMPANIES.

Companies of other States.....	$42,902,875 00	$14,588,582 68	$16,206,820 97	$112,575,332 23	$33,831,357 34	$2,635,940 28	$10,238,457 44	$1,429,310 24	$191,505,801 18
Foreign Companies	6,600,000 00	6,114,438 45	6,548,873 61	45,785,663 83	6,277,989 63	282,515 14	6,513,295 45	223,954 50	71,746,730 61
Totals	$49,502,875 00	$20,703,021 13	$22,755,694 58	$158,360,996 06	$40,109,346 97	$2,918,455 42	$16,751,752 89	$1,653,264 74	$263,252,531 79

TABLE No. 8.—FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

Statement Showing Liabilities June 30, 1898.

COMPANIES OF OTHER STATES.

Name of Company and Location.	Amount Due Banks and Other Creditors.	Losses Resisted.	Losses Adjusted and Due.	Losses Adjusted and Not Due.	Losses Unadjusted.	Losses in Suspense and Awaiting Further Proof.	All Other Claims Against the Company.	Amount Necessary to Reinsure Outstanding Risks.	Total Liabilities.
Ætna, Hartford, Conn.	.....	.....	.....	$58,348 51	.....	$311,241 66	$168,613 11	$3,117,167 31	$3,655,370 62
Agricultural, Watertown, N. Y.	.....	.....	$10,967 63	3,120 69	$38,993 00	21,844 00	84,786 02	1,125,837 98	1,285,549 32
American Central, St. Louis, Mo.	.....	.....	.....	14,281 32	45,494 27	23,300 50	12,246 23	641,361 42	736,683 74
American Fire, New York, N. Y.	.....	.....	.....	21,244 05	39,683 93	4,024 25	57,307 91	348,875 12	472,135 26
American, Newark, N. J.	.....	.....	.....	4,256 61	44,516 48	3,063 53	6,117 60	524,633 12	582,590 34
Allemannia Fire, Pittsburg, Pa.	.....	.....	2,062 64	8,462 46	9,003 00	.....	13,027 35	138,100 00	170,655 45
Associated Underwriters, Rockf'd, Ill.	.....	.....	.....	8,452 23	71,653 21	1,600 00	63,485 61	1,080,537 61	1,225,728 66
Boston, Boston, Mass.	.....	.....	.....	.....	166,506 00	.....	17,824 93	408,747 20	593,078 22
Buffalo Commercial, Buffalo, N. Y.	.....	.....	.....	7,280 71	5,293 65	.....	.....	62,080 65	74,655 01
Buffalo German, Buffalo, N. Y.	.....	.....	.....	4,003 95	16,495 00	3,109 68	9,630 27	300,213 91	333,452 81
Citizens', St. Louis, Mo.	.....	.....	.....	5,195 50	18,750 81	703 00	3,513 49	211,588 11	239,750 91
Concordia Fire, Milwaukee, Wis.	.....	.....	.....	7,020 75	18,784 00	7,650 00	29,684 40	417,767 74	480,906 89
Connecticut Fire, Hartford, Conn.	.....	.....	.....	.....	140,579 90	.....	.....	1,434,729 63	1,575,309 53
Continental, New York, N. Y.	.....	.....	.....	130,285 55	159,275 00	37,212 00	497,794 77	3,732,099 25	4,556,696 57
Delaware, Philadelphia, Pa.	.....	.....	.....	.....	58,596 00	.....	19,970 54	656,824 93	735,391 47
Detroit Fire & Marine, Detroit, Mich.	.....	.....	.....	16,879 14	21,994 84	.....	.....	162,387 57	201,261 55
Eastern, New York, N. Y.	.....	.....	.....	.....	26,237 14	.....	24,617 31	151,657 01	202,511 46
Erie Fire, Buffalo, N. Y.	.....	.....	.....	8,667 43	11,545 90	11,600 00	4,054 57	203,730 51	239,598 41
Equitable Fire & Marine, Prov., R. I.	.....	.....	.....	13,521 80	14,347 20	3,528 00	5,000 00	210,519 10	246,916 10
Farmers' Fire, York, Pa.	.....	.....	.....	7,965 87	27,530 00	3,850 00	14,752 61	345,070 60	399,169 08
Fire Association, Philadelphia, Pa.	.....	.....	.....	77,479 91	122,425 94	47,668 42	238,463 56	3,941,319 52	4,427,387 35
Fire Ins. Co. of Co. Phila., Phila., Pa.	.....	.....	.....	1,756 72	4,318 00	583 00	3,474 15	299,121 39	309,253 26
Fireman's Fund, San Francisco, Cal.	.....	.....	.....	34,569 70	93,775 01	7,000 00	113,149 93	1,232,756 51	1,481,251 15
Franklin Fire, Philadelphia, Pa.	.....	.....	.....	.....	34,239 62	7,455 00	9,704 63	1,565,947 50	1,617,346 75
German, Freeport, Ill.	.....	.....	.....	34,161 25	33,535 79	9,580 20	34,980 06	1,900,111 50	2,012,368 80

German Fire, Peoria, Ill.				1,935 10			8,112 92	104,781 32	114,829 34
German American, New York, N. Y.					302,614 43		251,395 50	2,601,689 81	3,155,699 74
German Alliance, New York, N. Y.				1,434 00	6,321 87		5,953 39	102,024 08	115,733 34
Germania Fire, New York, N. Y.				29,878 21	20,383 55	7,032 35	31,384 98	1,467,874 61	1,556,553 71
Girard Fire & Marine, Phila., Pa.					22,081 66	5,656 39	27,643 12	995,170 70	1,050,551 87
Glens Falls, Glens Falls, N. Y.				6,294 07	15,817 05	8,775 00	26,500 73	904,977 86	962,364 71
Grand Rapids Fire, G'd Rapids, Mich.					12,711 75			183,538 92	196,300 67
Greenwich, New York, N. Y.					155,640 33		48,836 90	644,079 41	848,556 64
Hanover Fire, New York, N. Y.					155,997 00		80,393 24	1,142,024 64	1,378,414 88
Hartford Fire, Hartford, Conn.		72,455 28		147,326 26		290,967 85		4,809,083 79	5,319,833 18
Home, New York, N. Y.				98,939 74		268,181 13	170,495 03	3,999,202 00	4,536,817 90
Home Mutual, San Francisco, Cal.				2,314 20	11,810 43		11,444 62	246,689 90	272,259 15
Ins. Co. North America, Phila., Pa.					422,635 00		76,892 09	3,954,796 70	4,454,623 79
Ins. Co. St. of N. Y., New York, N. Y.					62,713 19		30,328 62	157,932 40	250,974 21
Manhattan Fire, New York, N. Y.	75,000 00		1,225 00	12,669 46	80,569 45	7,700 50	34,663 86	206,884 38	418,712 65
Merchants', Newark, N. J.				20,911 38	38,975 43	12,090 00	89,923 53	744,706 55	906,606 89
Michigan Fire & Marine, Detroit, Mh.				8,265 02	3,969 38	2,312 50		192,538 28	207,085 18
Milwaukee Fire, Milwaukee, Wis.					1,356 60		2,475 45	23,049 68	26,881 73
Milwaukee Mechanics', Mil'kee, Wis.				19,443 76	27,954 19	9,634 34	52,332 31	855,347 59	964,772 19
National Fire, Hartford, Conn.				80,620 03	67,743 34	19,216 64	150,074 01	1,731,945 34	2,052,599 36
National Standard, New York, N. Y.					52,227 00		9,417 95	122,208 17	183,853 12
New Hampshire Fire, Manch'r, N. H.				35,634 75	53,623 55	10,000 00	64,514 37	1,006,0.8 44	1,169,841 11
Newark Fire, Newark, N. J.				2,637 94	9,011 25	1,465 28	6,531 60	112,047 11	131,693 18
Niagara Fire, New York, N. Y.					127,049 03		118,544 35	1,280,000 00	1,525,5.3 38
Northwest'n National, Milw'kee, Wis.				3,948 99	7,900 00	44,098 00	7,662 00	1,141,693 91	1,205,302 90
Ohio Farmers', LeRoy, Ohio				14,000 00	7,000 00	7,500 00	59,140 60	876,436 88	964,077 48
Orient, Hartford, Conn.					151,505 36			959,900 72	1,111,406 08
Pacific Fire, New York, N. Y.				14,846 34	27,463 46	8,669 00	35,072 92	286,653 49	372,705 21
Pennsylvania Fire, Philadelphia, Pa.					207,616 18		4,000 00	2,290,944 14	2,502,560 32
Phenix, Brooklyn, N. Y.					178,051 01	33,975 00	3,300 00	3,016,966 11	3,232,292 12
Phoenix, Hartford, Conn.					375,470 73			2,139,993 40	2,515,464 13
Queen, New York, N. Y.				71,474 26	58,398 49	43,042 31	117,356 83	1,564,522 36	1,854,794 25
Reliance, Philadelphia, Pa.	8,276 26			1,369 82	20,289 59	7,936 19	9,000 00	338,625 02	415,496 88
Reading Fire, Reading, Pa.				17,067 68	17,321 68	3,409 97	6,198 97	226,633 97	270,632 27
Rochester German, Rochester, N. Y.				4,800 21	4,928 92	1,700 00	17,002 10	302,766 24	331,197 47
Rockford, Rockford, Ill.				8,452 23	26,315 41	1,600 00	44,391 96	708,383 98	789,143 58
Security, New Haven, Conn.				12,943 12	28,533 47		15,241 46	370,736 40	427,454 45
Schuylkill Fire, Philadelphia, Pa.					12,912 65		6,869 87	28,705 17	48,487 69
Spring Garden, Philadelphia, Pa.				4,968 37	41,999 80	6,450 00	70,209 57	845,753 37	969,381 11
Springf'd Fire & Marine, Sp'g'd, M'ss.				34,349 18	89,188 60	22,059 51	63,452 56	1,447,327 05	1,656,376 90
St. Paul Fire & Marine, St. P., Minn.				47,876 04	112,650 00	5,250 00	40,576 23	995,664 16	1,202,016 43
Sun Mutual, New Orleans, La.	16,356 37			9,024 00	11,957 00	2,270 00	4,579 23	199,301 09	243,487 69

TABLE No. 8.—Continued.

COMPANIES OF OTHER STATES—Continued.

Name of Company and Location.	Amount Due Banks and Other Creditors.	Losses Resisted.	Losses Adjusted and Due.	Losses Adjusted and Not Due.	Losses Unadjusted.	Losses in Suspense and Awaiting Further Proof.	All Other Claims Against the Company.	Amount Necessary to Reinsure Outstanding Risks.	Total Liabilities.
Teutonia Fire & Marine, Dayton, O.	.....	.....	.....	.....	.....	.....	1,530 45	80,026 90	81,557 35
Teutonia, New Orleans, La.	.....	.....	.....	.....	5,607 00	.....	435 00	210,403 00	216,445 00
Traders', Chicago, Ill.	.....	.....	.....	.....	65,841 54	.....	54,721 80	481,590 18	602,153 52
United Firemen's, Philadelphia, Pa.	.....	.....	.....	10,123 05	16,907 36	9,246 34	18,946 88	910,550 58	965,774 21
Western Underwriters, Chicago, Ill.	.....	.....	.....	.....	4,631 00	.....	.....	43 204 97	47,835 97
Westchester Fire, New York, N. Y.	.....	.....	.....	29,309 29	85,136 87	.....	14,340 18	1,075,320 40	1,204,106 74
Williamsb'g City Fire, Brook'n, N. Y.	.....	.....	.....	.....	32,088 34	.....	26,378 25	548,337 97	606,804 56
Totals	$99,632 63	$72,455 28	$14,255 27	$1,222,810 65	$4,464,793 63	$1,345,281 55	$3,350,524 48	$72,923,371 45	$83,493,124 94

FOREIGN COMPANIES.

Aachen & Mun. Fire, Aix-la-Ch., Ger.	.....	.....	.....	$1,876 93	$20,654 37	$4,686 74	$854 28	$236,682 91	$267,755 23
Atlas Assurance, London, Eng.	.....	.....	.....	3,466 11	29,414 16	2,984 66	21,947 18	405,826 72	463,638 83
Baloise Fire, Basle, Switz.	.....	.....	$4 00	.....	2,964 41	.....	27,932 15	86,392 36	117,292 92
British America, Toronto, Can.	.....	.....	.....	14,654 15	77,415 41	7,601 94	39,791 16	572,689 79	712,152 45
Caledonian, Edinburgh, Scot.	.....	.....	.....	.....	148,517 57	.....	81,723 74	932,993 55	1,163,234 86
Commercial Union, London, Eng.	.....	.....	.....	64,531 17	65,710 00	27,500 00	138,101 61	1,794,815 83	2,090,658 61
Hamburg-Bremen Fire, Hamb'g, Ger.	.....	.....	.....	.....	70,765 00	.....	38,332 40	811,911 36	920,978 76
Helvetia Swiss Fire, St. Gall, Switz.	.....	.....	5,120 07	.....	27,620 47	5,363 95	30,047 49	183,438 88	251,530 86
Imperial, London, Eng.	.....	.....	.....	55,817 58	.....	25,584 86	97,110 30	823,207 23	1,001,719 97
Lancashire, Manchester, Eng.	.....	.....	.....	72,818 22	138,502 57	22,595 93	40,000 00	1,425,601 44	1,699,518 16
Law, Union & Crown, London, Eng.	.....	.....	.....	.....	30,920 27	2,457 28	18,273 71	113,974 30	165,625 56
Lion Fire, London, Eng.	.....	.....	.....	4,400 00	13,421 85	34,932 91	.....	407,994 96	460,749 72
Liverpoool & Lon. & Globe, Liv., Eng.	.....	.....	.....	.....	516,107 00	.....	588,004 42	3,860,623 00	4,964,737 42
London Assurance, London, Eng.	.....	.....	.....	.....	127,733 00	.....	41,974 69	773,127 12	942,834 81
London & Lancashire, London, Eng.	$378 06	.....	.....	.....	154,261 88	.....	108,543 70	1,520,310 26	1,783,493 90

Magdeburg Fire, Magdeburg, Ger....	.....	.....	.....	1,221 35	45,443 00	.....	22,116 56	346,862 84	415,643 75
Manchester Fire, Manchester, Eng....	.....	.....	.....	108,064 85	38,538 53	15,380 35	95,196 92	1,089,262 57	1,346,443 22
North German Fire, Hamburg, Ger....	.....	.....	.....	2,111 38	37,486 42	3,000 00	57,646 75	305,444 33	405,688 88
Northern Assurance, London, Eng....	.....	.....	.....	.....	118,972 41	.....	25,849 88	938,648 30	1,083,470 59
N. British & Mercantile, Lond'n, Eng.	.....	.....	40,787 11	122,296 90	29,834 82	9,841 90	90,375 94	1,976,977 94	2,270,114 61
Norwich Union Fire, Norwich, Eng..	.....	.....	.....	.....	138,415 31	.....	9,599 38	1,177,887 65	1,325,902 34
Palatine, Manchester, Eng.....	.....	.....	.....	16,703 61	178,782 80	31,939 83	57,717 73	1,359,248 24	1,644,392 21
Phoenix Assurance, London, Eng.....	.....	.....	16,936 00	32,316 00	156,482 00	26,590 00	210,835 68	1,413,441 83	1,856,601 51
Prussian National, Stettin, Ger.....	.....	.....	.....	5,977 00	41,829 94	8,466 00	34,297 15	328,247 48	418,817 57
Royal, Liverpool, Eng.....	.....	.....	.....	.....	461,893 51	.....	578,132 14	3,819,160 59	4,859,186 24
Royal Ex. Assurance, London, Eng...	544 75	.....	.....	13,382 83	14,492 00	.....	.....	293,790 24	322,209 82
Scottish Union & Nat'l, Edinb'h, Sct.	.....	.....	.....	23,287 47	239,929 29	17,641 67	.....	1,839,069 14	2,124,927 57
Sun, London, Eng.....	.....	.....	33,371 61	22,633 07	93,928 00	14,150 00	30,880 00	1,456,170 16	1,651,132 84
Svea Fire, Gothenburg, Sweden.....	.....	.....	8,072 06	.....	20,180 27	3,200 00	25,803 88	196,369 70	253,625 91
Thuringia, Erfurt, Ger.....	.....	.....	.....	15,443 38	23,793 60	85 00	38,524 28	260,818 68	338,664 94
Union Assurance, London, Eng.....	.....	.....	.....	29 32	110,709 45	22,361 36	6,506 93	538,076 67	677,683 73
Union Marine, Liverpool, Eng.....	.....	.....	.....	.....	30,000 00	.....	.....	54,846 22	84,846 22
Western Assurance, Toronto, Can....	.....	.....	.....	.....	144,161 76	.....	46,852 20	896,750 15	1,087,764 11
Totals.....	$922 81	.....	$104,290 85	$589,031 32	$3,348,881 07	$286,304 38	$2,602,942 25	$32,240,665 44	$39,173,038 12

RECAPITULATION.

Companies of other States.....	$99,632 63	$72,455 28	$14,255 27	$1,222,810 65	$4,464,793 63	$1,345,281 55	$3,350,524 48	$72,923,371 45	$83,493,124 94
Foreign Companies	922 81	.....	104,290 85	589,031 32	3,348,881 07	286,304 38	2,602,942 25	32,240,665 44	39,173,038 12
Totals	$100,555 44	$72,455 28	$118,546 12	$1,811,841 97	$7,813,674 70	$1,631,585 93	$5,953,466 73	$105,164,036 89	$122,666,163 06

TABLE No. 9.—LIFE INSURANCE COMPANIES.

Statement Showing Assets June 30, 1898.

Name of Company and Location.	Paid-up Capital.	Cash on Hand in Bank and in Hands of Agents.	Real Estate Unincumbered.	Stocks and Bonds Owned.	Loans on Mortgages on Real Estate.	Debts Otherwise Secured.	Debts for Premiums.	All Other Securities.	Total Assets.
Ætna Life, Hartford, Conn.....	$1,750,000 00	$4,849,340 15	$511,681 00	$13,074,717 89	$24,542,856 65	$1,037,258 40	$129,416 77	$3,139,696 25	$47,584,967 11
Berkshire Life, Pittsfield, Mass....	25,500 00	410,523 92	578,223 88	1,290,619 18	5,147,165 89	315,959 11	281,857 80	135,127 73	8,159,480 51
Conn. Mutual Life, Hart., Conn....	Mutual.	1,135,965 53	9,840,914 84	17,169,948 68	33,045,673 68	2,300 00	983,315 72	1,410,542 53	63,588,660 98
Equitable Life of Iowa, Des M., Ia.	$100,000 00	138,102 23	52,352 99	264,007 33	1,176,257 78	7,861 19	32,238 00	41,667 45	1,712,487 01
Equit'le Life Assur., New York, N.Y.	100,000 00	21,505,037 49	41,005,117 38	139,906,160 71	36,239,968 34	7,674,879 30	4,600,000 00	1,949,117 03	243,880,280 25
Germania Life, New York, N. Y...	200,000 00	786,902 37	2,220,593 78	6,681,146 04	12,116,795 80	1,219,374 78	460,266 12	238,598 27	23,723,677 13
Home Life, New York, N. Y.....	125,000 00	224,749 28	1,699,004 31	3,816,126 08	3,191,822 52	481,024 23	666,597 45	109,846 08	10,189,169 95
Iowa Life, Chicago, Ill.....	100,205 00	9,839 15	800 00	20,000 00	182,492 36	136,554 01	83,533 64	19,792 45	453,011 61
John Hancock Mut. Life, Bos., M..	Mutual.	417,514 87	1,486,950 43	5,846,776 83	1,927,520 43	138,181 11	234,046 20	401,310 54	10,482,330 41
Life Ins. Co. of Va., Richm'd, Va..	$100,000 00	87,250 18	39,204 77	32,631 11	504,389 76	91,049 45	149,457 42	49,474 85	953,457 54
Manhattan Life, New York, N. Y..	100,000 00	235,432 66	3,990,221 33	3,632,993 50	5,265,603 53	1,136,845 66	467,587 01	363,608 74	15,092,232 43
Mass. Mut. Life, Springf'd, Mass..	Mutual.	1,080,287 88	576,636 76	11,359,860 15	7,325,862 22	.....	.....	.....	20,342,647 01
Metropolitan Life, New York, N.Y.	$2,000,000 00	2,479,138 20	8,470,033 67	11,126,218 75	13,228,368 00	336,047 05	730,273 24	.....	36,370,078 91
Mich. Mutual Life, Detroit, Mich..	250,000 00	176,010 35	531,774 48	.....	4,245,980 32	766,462 78	107,055 32	.....	5,827,213 25
Mutual Life of Ky., Louisv'le, Ky.	100,000 00	78,821 43	117,528 97	398,772 53	1,709,123 38	408,853 32	151,312 47	25,040 90	2,889,453 00
Mutual Benefit Life, Newark, N. J.	Mutual.	831,139 45	2,654,947 79	12,726,977 16	33,196,712 05	12,277,803 20	741,181 36	1,200,970 93	63,629,731 94
Mut. Life of N. Y., New York, N.Y.	Mutual.	12,897,817 86	21,962,764 33	143,737,677 17	68,437,572 30	9,078,308 00	.....	6,048,056 45	262,162,196 11
National Life, Montpelier, Vt.....	Mutual.	273,386 35	1,359,605 74	6,101,296 52	4,332,457 67	1,677,269 42	412,096 83	660,789 75	14,826,992 28
New. Eng. Mut. Life, Bos., Mass..	Mutual.	553,776 75	2,178,589 36	14,098,333 62	6,395,504 00	2,724,035 83	886,522 79	192,403 64	26,939,135 99
New York Life, New York, N. Y...	Mutual.	10,243,983 73	16,991,000 00	113,239,751 55	41,082,422 01	1,486,648 18	4,053,770 90	13,596,834 43	200,694,440 89
Northw'n Mut. Life, Mil'kee, Wis.	Mutual.	3,752,371 44	3,256,049 91	25,443,539 76	68,421,222 86	.....	2,705,090 21	5,649,149 80	109,227,444 08
Pacific Mutual Life, San Fran., Cal.	$200,000 00	13,926 18	1,238,814 61	807,788 10	600,820 77	379,306 89	217,104 02	24,487 94	3,282,248 51
Penn Mutual Life, Phila., Pa.....	Mutual.	282,640 05	2,215,921 33	9,598,037 46	12,971,264 40	2,622,321 87	3,361,636 11	1,166,200 00	32,218,031 25
Phoenix Mutual Life, Hart., Conn.	Mutual.	459,683 19	1,151,828 59	2,925,672 16	5,443,730 12	478,900 41	575,312 56	.....	11,055,127 03
Prudential, Newark, N. J.....	$2,000,000 00	1,032,625 60	3,014,644 97	9,170,057 70	9,614,109 56	657,347 99	495,783 90	.....	23,984,569 72
Provident Sav. Life, New Y'k, N.Y.	100,000 00	332,303 76	326,746 93	815,509 42	213,750 00	145,998 18	108,143 55	390,218 37	2,332,670 21
Provident Life & Trust Co., Phila..	1,000,000 00	129,732 79	2,578,005 88	16,057,871 00	11,722,000 01	3,485,601 35	725,000 00	936,450 00	35,634,661 03
State Mutual Life, Worces'r, Mass.	.....	298,855 67	1,565,000 00	7,730,144 00	2,424,837 07	935,221 00	343,939 93	157,692 65	13,455,690 32
Travelers', Hartford, Conn.....	1,000,000 00	1,707,873 08	1,972,151 27	11,281,356 16	5,824,989 78	2,526,460 94	572,319 77	218,835 67	24,103,986 67

Union Central Life, Cincinnati, O..	100,000 00	296,937 96	630,179 98	374,030 75	13,455,354 49	3,445,178 10	239,496 85	263,952 18	18,705,130 31
Union Mutual Life, Portland, Me...	.....	72,446 62	776,244 40	3 764,035 01	1,296,827 75	789,153 64	359,152 30	291,298 46	7,349,158 18
United States Life, New Y'rk, N.Y.	440,000 00	222,233 67	588,200 00	1,657,458 67	4,508,600 00	429,357 38	202,727 23	114,801 57	7,723,378 52
Washington Life, New York, N. Y.	125,000 00	360,076 05	3,691,417 39	806,051 58	8,471,315 38	962,432 31	506,563 34	47,960 95	14,845,817 00
Totals	$9,915,705 00	$67,376,755 92	$139,283,174 09	$585,865,546 62	$448,283,390 91	$57,853,995 08	$25,912,798 81	$38,843,955 71	$1,363,419,617 14

MISCELLANEOUS COMPANIES.

Ætna Indemnity Co, Hart., Conn..	$250,000 00	$14,800 60	.....	$251,471 25	.....	.....	.....	$2,472 08	$268,743 93
Amer. Bond'g & Tr. Co., Balt. Md.	500,000 00	13,719 55	$47,559 78	575,047 00	.....	$6,203 86	$24,755 15	6,000 00	673,285 34
Am. Credit Ind'ty Co., New York..	200,000 00	121,576 34	.....	213,875 00	.....	12,498 42	47,075 19	18,502 50	413,527 45
American Surety Co., New York..	2,500,000 00	48,362 19	3,506,748 04	1,588,173 03	$15,000 00	110,953 06	153,908 04	106,501 65	5,529,646 07
Central Accident, Pittsburg, Pa....	100,000 00	16,591 01	2,363 00	47,270 00	151,600 00	1,700 25	28,872 28	3,125 00	251,521 54
City Tr., Safe D. & S. Co., Phila..	500,000 00	555,930 13	509,617 62	244,696 00	175,950 00	1,211,213 00	22,921 95	49,552 47	2,769,890 17
Employers' Liability, Lon., Eng....	*200,000 00	22,962 22	.....	906,471 67	.....	.....	291,261 95	.....	1,220,695 84
Fidelity & Deposit Co., Balt., Md..	1,000,000 00	188,587 56	600,000 00	1,610,800 00	.....	.....	6,020 43	95,116 34	2,500,524 33
Fidelity & Casualty, New Y'k, Ny.	250,000 00	193,632 27	571,973 52	1,819,299 00	.....	4,156 66	527,040 41	18,998 86	3,135,100 72
Frankf't M. A. & P. G., Frank., G.	*200,000 00	61,064 70	.....	342,600 00	.....	.....	107,151 67	3,053 35	513,959 72
Hartford St'm Boiler I. Co., Hart.	500,000 00	90,895 38	55,357 52	1,591,230 50	321,375 00	6,677 58	260,000 00	.....	2,325,535 98
Lawyers' Surety, New York, N. Y..	500,000 00	15,959 56	19,920 00	657 210 46	.....	.....	31,872 43	4,894 80	729,857 25
Lloyds' Plate Glass, New York....	250,000 00	19,715 64	265,000 00	366,941 47	20,000 00	5,812 69	83,631 97	1,045 02	762,144 79
Lon. Guarantee & Acc., Lon., Eng.	*200,000 00	14,261 96	.....	784,123 61	.....	.....	132,867 24	.....	931,252 81
Maryland Cas'lty Co., Balt., Md...	500,000 00	117,183 32	.....	611,481 50	.....	2,600 00	23,593 20	.....	754,858 02
Metropolitan Plate Glass, New Y'k	100,000 00	42,013 01	150,000 00	288,418 50	.....	2,406 25	48,546 65	.....	531,384 41
National Surety Co., New Y'k, Ny.	500,000 00	7,741 75	.....	1,078,712 53	43,325 00	6,643 99	47,309 58	.....	1,183,732 85
New York Plate Glass, New York..	100,000 00	9,295 87	.....	350,225 00	.....	.....	27,247 11	.....	386,767 98
Ocean Acc. & G. Corp., Lon., Eng.	*200,000 00	26,439 07	.....	540,627 51	.....	.....	1,580 00	575 15	568,221 73
Preferred Accident, New York, Ny.	100,000 00	193,687 78	.....	404,497 79	.....	5,787 44	.....	.....	603,973 01
Standard Life & Acc., Detroit, Mh.	200,000 00	82,500 21	30,352 88	235,400 00	311,723 37	14,542 36	173,458 22	.....	856,977 04
Travelers' Hartford, Conn.....	1,000,000 00	1,707,873 08	1,972,151 27	11,281,356 16	5,824,989 78	2,526,460 94	572,319 77	218,835 67	24,103,986 67
United States Cas'lty Co., N. Y....	300,000 00	85,186 56	6,879 62	688,247 81	.....	.....	62,579 18	2,633 30	845,526 47
U. S. Fidelity & G. Co., Balt., Md.	805,860 00	359,806 35	33,390 91	433,720 00	3,579 49	.....	25,302 79	32,571 54	888,371 08
Union Cas. & Sur. Co., St. L., Mo..	250,000 00	39,276 13	.....	301,095 00	180,635 00	3,168 12	184,164 11	.....	708,338 36
U. S. Guarantee Co., New York....	250,000 00	63,384 77	1,724 28	333,150 00	450 00	3,705 90	10,949 39	.....	443,364 34
Totals	$11,455,860 00	$4,112,456 01	$7,782,038 44	$27,576,230 85	$7,048,627 64	$3,924,530 52	$2,894,428 71	$563,877 73	$53,901,187 90

*U. S. Deposit.

TABLE No. 10.—LIFE INSURANCE COMPANIES.

Statement Showing Liabilities June 30, 1898.

Name of Company and Location.	Amount Due Banks and Other Creditors.	Amounts Owing and Not Due Banks and Other Creditors.	Losses Adjusted and Due.	Losses Adjusted and Not Due.	Losses Unadjusted.	Losses in Suspense and Awaiting Further Proof.	All Other Claims Against the Company.	Legal Reserve.	Total Liabilities.
Ætna Life, Hartford, Conn.	.....	.....	.....	.....	$298,055 36	.....	$664,409 41	$39,734,628 64	$40,697,093 41
Berkshire Life, Pittsfield, Mass.	.....	.....	.....	$6,078 00	22,593 00	.....	799,094 51	7,331,715 00	8,159,480 51
Conn. Mutual Life, Hart., Conn.	.....	.....	.....	.....	310,973 50	.....	962,681 47	54,924,070 00	56,227,724 97
Equitable Life of Ia., Des M., Ia.	.....	.....	.....	.....	.....	.....	.....	1,251,423 23	1,251,423 23
Equitable Life Assur. S., New York	.....	.....	.....	.....	1,602,528 00	.....	96,000 00	189,700,000 00	191,398,528 00
Germania Life, New York, N. Y.	$40,671 09	.....	$1,927 40	20,110 00	92,324 43	$45,875 46	85,164 80	20,866,008 00	21,152,081 18
Home Life, New York, N. Y.	.....	.....	.....	.....	20,500 00	84,655 88	16,663 37	8,918,946 21	9,070,765 46
Iowa Life, Chicago, Ill.	.....	.....	.....	6,500 00	.....	2,000 00	.....	288,794 17	297,294 17
John Hanc'k Mut. Life, Bos., Mass.	150,000 00	$79,742 17	6,988 88	6,000 00	17,621 00	20,300 00	105,073 41	9,194,887 00	9,580,612 46
Life Ins. Co. of Va., Richm'd, Va.	.....	.....	.....	.....	10,735 00	.....	628 60	775,726 00	787,089 60
Manhattan Life, New York, N. Y.	.....	.....	.....	.....	195,030 00	.....	51,560 11	13,526,978 00	13,773,568 11
Mass. Mutual Life, Spr'gf'd, Mass.	116,553 05	.....	.....	.....	90,644 95	99,839 33	5,557 76	18,271,759 00	18,584,354 09
Metropolitan Life, New York, N.Y.	* 2,426,179 00	.....	.....	.....	111,059 78	.....	279,959 02	27,839,066 00	30,686,263 80
Mich. Mutual Life, Detroit, Mich.	.....	.....	.....	3,001 21	8,604 00	.....	20,052 39	5,368,803 00	5,400,460 60
Mutual Life of Ky., Louisville, Ky.	.....	.....	.....	.....	.....	.....	1,090 33	2,630,120 00	2,631,210 33
Mutual Benefit Life, Newark, N. J.	.....	.....	.....	.....	371,495 70	.....	445,294 90	58,049,023 00	58,865,813 60
Mutual Life of New York, N. Y.	77,496 77	†200,993 30	.....	.....	.....	726,562 10	615,453 24	224,833,496 11	226,654,001 52
National Life, Montpelier, Vt.	.....	33,838 61	1,200 00	10,668 00	27,000 00	15,760 05	382,246 85	12,536,113 22	13,006,826 73
New Eng. Mutual Life, Bos., Mass.	.....	.....	103,993 00	23,323 00	.....	72,211 00	133,276 64	24,478,903 91	24,811,707 55
New York Life, New York, N. Y.	.....	.....	.....	.....	557,778 47	1,250,079 89	558,472 13	181,152,005 00	183,518,335 49
Northw'n Mut. Life, Mil'kee, Wis.	.....	230,827 20	.....	193,466 07	19,700 00	.....	539,729 82	84,307,751 00	85,291,474 09
Pacific Mut. Life, San Fran., Cal.	.....	.....	.....	.....	6,500 00	19,429 00	.....	3,008,671 00	3,034,600 00
Penn. Mutual Life, Phila., Pa.	.....	.....	.....	.....	109,637 68	.....	80,537 97	27,975,385 00	28,165,560 65
Phoenix Mutual Life, Hart., Conn.	.....	.....	.....	7,608 00	30,166 00	.....	209,178 00	10,183,846 00	10,430,798 00
Prudential, Newark, N. J.	.....	.....	.....	.....	36,923 33	2,000 00	48,854 97	18,656,673 00	18,744,451 36
Provident Sav'gs Life, New York	.....	.....	14,000 00	.....	167,520 00	73,000 00	8,285 22	1,639,941 00	1,902,746 22
Provident Life & Trust Co., Phila.	.....	.....	.....	.....	90,602 24	.....	385,000 00	30,517,750 00	30,993,352 24
State Mutual Life, Worces'r, Mass.	.....	.....	.....	2,057 00	.....	44,308 00	25,000 00	12,085,532 00	12,156,897 00
Travelers', Hartford, Conn.	.....	.....	9,767 00	.....	132,418 15	134,900 00	446,724 95	19,135,481 33	19,859,291 43

*Special reserve. †Resisted.

Union Central Life, Cincinnati, O.	.....	.....	.....	8,080 00	44,988 00	23,986 53	194,036 87	15,818,055 00	16,089,146 40
Union Mutual Life, Portland, Me.	.....	.....	.....	78,972 57	.....	9,856 61	25,906 88	6,320,000 00	6,434,736 06
United States Life, New York, N.Y.	.....	.....	.....	33,997 91	.....	57,737 00	28,773 11	6,438,276 00	6,561,784 02
Washington Life, New York, N.Y.	.....	.....	9,931 61	11,679 00	.....	53,131 00	8,751 14	13,031,402 00	13,117,894 75
Totals	$2,810,899 91	$635,401 28	$147,807 89	$414,540 76	$4,405,398 65	$2,735,631 85	$7,303,457 87	$1,150,884,228 82	$1,169,337,367 03

MISCELLANEOUS COMPANIES.

								Amount Necessary to Reinsure Outstanding Risks.	
Ætna Indemnity Co., Hart., Conn.	.....	.....	.....	.....	.....	.....	$1,000 00	$13,389 75	$14,389 75
American Bond'g & Tr. Co., Balt'e.	.....	† $16,266 60	.....	.....	.....	.....	58 40	73,120 30	89,445 30
Americ'n Credit-Ind. Co., New Y'k.	.....	.....	.....	.....	$10,850 00	.....	300 00	122,460 28	133,610 28
American Surety Co., New York	$275,000 00	52,650 57	.....	.....	295,685 30	.....	.....	624,484 01	1,247,819 88
Central Accident, Pittsburg, Pa.	.....	900 00	.....	.....	1,800 00	.....	.....	44,960 70	47,660 70
City Tr., S. D. & S. Co., Phila., Pa.	.....	† 1,930,168 85	.....	.....	16,606 99	$34 50	7,421 50	125,567 39	2,079,799 23
Employers' Liability, London, Eng.	.....	.....	.....	.....	289,750 00	.....	63,755 00	495,910 00	849,415 00
Fidelity & Deposit Co., Balt., Md.	.....	.....	.....	.....	7,829 78	20,507 71	.....	435,089 69	463,427 18
Fidelity and Casualty Co., New Y'k	.....	.....	.....	.....	496,568 26	.....	162,030 51	1,638,158 88	2,296,757 65
Frankf't M. A. & P. G.,Co., Frk.,G.	.....	.....	.....	.....	.....	59,989 00	.....	221,515 89	281,504 89
Hartford St'm Boiler, Hart., Conn.	.....	.....	.....	.....	15,679 36	.....	.....	1,280,477 00	1,296,156 36
Lawyers' Surety Co., New York	.....	.....	.....	.....	.....	.....	1,818 37	45,377 42	47,195 79
Lloyds' Plate Glass, New York	.....	.....	.....	$3,035 31	.....	.....	41,456 70	237,861 18	282,353 19
Lon. Guar. & Accident, Lon., Eng.	.....	.....	.....	.....	.....	238,922 82	6,953 35	336,042 48	581,918 65
Maryland Casualty Co., Balt., Md.	.....	.....	$444 09	.....	1,020 00	117 21	.....	44,849 77	46,431 07
Metropolitan Plate Glass, New Y'k	.....	.....	.....	.....	2,000 00	12,136 66	6,589 39	134,910 46	155,636 51
National Surety Co., New Y'k, Ny.	.....	.....	.....	.....	4,657 18	.....	26,239 24	112,797 97	143,694 39
New York Plate Glass, New York.	.....	.....	.....	.....	3,960 13	.....	5,993 62	110,221 73	120,175 48
Ocean Acc. & G. Corp., Lon., Eng.	.....	.....	.....	.....	.....	.....	9,997 40	62,974 37	72,971 77
Preferred Accident, New York	.....	.....	.....	.....	19,037 00	23,000 00	16,760 83	269,911 00	328,708 83
Standard Life & Acc., Detroit, Mh.	.....	.....	.....	.....	121,728 00	.....	.....	453,813 72	575,541 72
Travelers', Hartford, Conn	.....	.....	9,767 00	.....	132,418 15	134,900 00	446,724 95	19,135,481 33	19,859,291 43
U. S. Casualty Co., New York, N.Y.	.....	.....	.....	36,770 00	.....	57,680 00	14,943 53	308,481 98	417,875 51
U. S. Fid. & Guar. Co., Balt., Md.	.....	28,649 68	.....	.....	91 78	.....	.....	48,727 72	77,469 18
Union Cas. & Sur. Co., St. L., Mo.	.....	.....	.....	.....	90,000 00	.....	.....	318,165 70	408,165 70
U. S. Guarantee Co., New York	.....	.....	.....	.....	31,418 44	.....	4,233 96	45,323 88	80,976 28
Totals	$275,000 00	$2,028,635 70	$10,211 09	$39,805 31	$1,541,100 37	$547,287 70	$816,276 95	$26,740,074 60	$31,998,391 72

†Due depositors.

STATEMENTS OF CONDITION

OF

Indiana Fire, Live Stock and Life and Accident

ASSESSMENT COMPANIES.

ANNUAL STATEMEMT for the year ending December 31, 1897, of the condition and affairs of the

CONTINENTAL ASSURANCE COMPANY OF NORTH AMERICA,

Organized under the laws of the State of Indiana made to the Insurance Department of the State of Indiana, pursuant to the laws thereof.

President, Collins B. Hubbard. Vice President, Chas. H. Jacobs.
Secretary, Bryant Walker.

Incorporated, November 1, 1897. Commenced Business, December 1, 1897.
Home Office, Hammond, Ind.

I. CAPITAL STOCK.

1. Amount of Capital Stock authorized, $..... Subscribed for	$.....	
2. Amount of Capital paid up in cash	100,000 00	$100,000 00
(a) Amount of Net Ledger Assets, December 31 of previous year	.....	
(b) .....crease of Capital during 189.... Surplus paid in	60,000 00	60,000 00
Extended at		$160,000 00

II. INCOME DURING YEAR,

As Shown by Books at Home Office December 31.

	Accident.	Empl'y'rs' Liability.	Burglary.	Fidelity and Surety	Plate Glass.	Steam Boiler.	Title.	
1. (c) Gross Premium unpaid December 31, last year paid								
2. (c) Gross Premiums written and renewed during year								
Total								
3. (c) Deduct Gross Premiums now in course of collection								
4. Entire Premiums collected during the year								
5. Deduct Re-insurance, Abatement, Rebate and Return Premiums								
6. Net Cash actually received for Premiums (carried out)								$.....

7. Rents from Company's property, including $..... for Company's use of own building	$.....	
8. Interest on Loans on Mortgages of Real Estate	.....	
9. Interest on Collateral Loans	.....	
10. Interest on Bonds and Dividends on Stocks	1,000 00	
11. Interest upon other debts due the Company and on deposits in Bank	.....	
Total Interest		1,000 00
12. Profit on sale or maturity of Ledger Assets during the year over book values	.....	
13. From Inspection Fees	.....	
14. (d) Income from all other sources, viz.: Detroit Sanitarium	15,000 00	15,000 00
Total Income during the year		$176,000 00
Sum		$176,000 00

III. DISBURSEMENTS DURING YEAR.

As Shown by Books at Home Office December 31.

	Accident.	Empl'y'rs' Liability.	Burglary.	Fidelity and Surety	Plate Glass.	Steam Boiler.	Title.
1. Gross amount paid for claims excepting weekly indemnity	.....	.....	.....	.....	.....	.....	.....
2. Gross amount paid for weekly or other periodical indemnity	.....	.....	.....	.....	.....	.....	.....
Total $	.....	.....	.....	.....	.....	.....	.....
3. Deduct Re-insurance, Salvages and Recoveries on losses previously paid	.....	.....	.....	.....	.....	.....	.....
..... $	.....	.....	.....	.....	.....	.....	.....
Net paid Policy-holders							

(a) Comprising balance of all Ledger accounts counted as Assets, less Ledger Liabilities, as per Net Assets on page 2 of last year.
(b) The increase or decrease of Capital, if any, should be noted, and the Net Ledger Assets so augmented or diminished extended.
(c) Gross Premium items must be comprised of the full premiums actually written in the policies.
(d) If "All other Income" or "All other Expenses" includes a "Profit and Loss" entry, it must be itemized.

4. Stockholders for interest or dividends (Amount declared during the year, $ .....)	$.....	
5. Commissions or Brokerage to Agents, less received on re-insurance	.....	
6. Salaries, Traveling and all expenses of Agents and Agencies not on commission account	.....	
7. Medical Examiners' Fees and Salaries, $.....; Inspection, $.....	.....	
8. Salaries and all other Compensation of Officers, $.....; and Home Office Employes, $	.....	
9. Taxes on Premiums, $.....; Taxes on Property, $.....; Insurance Department Fees and Agents' Licenses, $22.20; Municipal Licenses, $.....; Tax on Franchise, $.....	22 20	
10. Rent (including $..... for Company's use of own building) less $.....from sub-leases	.....	
11. Legal expenses, $350; Real Estate Repairs and Expenses (other than Taxes), $.....	350 00	
12. Furniture and Fixtures, $.....; Advertising, $.....; Printing and Stationery, $	.....	
13. Losses on ledger assets actually sold or matured, under book value	.....	
14. (d) All other items, viz.: Franchise Fee (Paid Secretary of State of Indiana), $100; Detroit Sanitarium account of organizing expenses, $1,000.00; Recording mortgages, $23.25; Sundry minor expenses, $13.16	$1,136 41	
Total Miscellaneous Expenses		1,508 61
Total Disbursements		1,508 61
Balance		$174,491 39

Invested in the following Assets, as per Ledger Accounts. See page 2.

IV. LEDGER ASSETS.

As per ledger accounts, shown by the books at home office at close of business December 31.

1. (a) Book value of Real Estate (Schedule A) unincumbered, $.....; incumbered, $.....	.....	
2. Mortgage Loans on Real Estate (Schedule B), first liens, $100,000; other than first liens, $	$100,000 00	
3. Loans secured by pledge of Bonds, Stocks, or other collaterals (Schedule E), $49,875 00, $112 88	49,987 88	
4. (a) Book value of Bonds (excluding interest, $ .....) and Stocks, $..... (Schedule E)	1,000 00	
5. Cash in Company's office, $ .....; deposited in banks, Citizens' Savings Bank, Detroit, Mich., $23,378 51	23,378 51	
6. Bills receivable, $125 00; Agents' debit balances, $.....	125 00	
7. All other items, viz:	.....	
Total	$174,491 39	
DEDUCT LEDGER LIABILITIES.		
8. Agents' Credit Balances, $.....; borrowed money, $15,000 00; all other, $.....	15,000 00	
Total net ledger assets, as per balance on page 1		$159,491 39

NON-LEDGER ASSETS.

10. Interest due, $..... and accrued, $943 16 on Mortgages	$943 16	
11. Interest due, $..... and accrued, $..... on Bonds and Stocks	.....	
12. Interest due, $ ..... and accrued, $..... on Collateral Loans	.....	
13. Interest due, $..... and accrued, $..... on Other Assets	.....	
14. Rents due, $..... and accrued, $..... on Company's property or Lease	.....	
15. Total Outstanding Interest		943 16
16. Market value of Real Estate over book value (Schedule A)		
17. Market value of Bonds and stocks over book value, not including interest in item 11 (Schedule E.)		
18. (b) Gross Premiums in course of collection, to wit:		

	Not over three months due.	Unpaid Commission thereon.	Net Premiums.	More than three months due (not carried in.)	
Accident	$.....;	$.....;	$.....;	$.....	
Employers' Liability	.....;	.....;	.....;	.....	
Burglary	.....;	.....;	.....;	.....	
Fidelity and Surety	.....;	.....;	.....;	.....	
Plate Glass	.....;	.....;	.....;	.....	
Steam Boiler	.....;	.....;	.....;	.....	
Title Insurance	.....;	.....;	.....;	.....	
	$.....;	$78 08	$360 00		283 92
Total Assets as per Books of the Company					$160,718 47

DEDUCT ASSETS NOT ADMITTED.

1. Company's own stock—owned, $.....; loans on, $.....	$.....	
2. Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter and Stationery, $.....;	.....	
3. Agents' Debit Balances, unsecured, $.....; Bills receivable, unsecured, $.....;	.....	
4. Depreciation from book values of above Ledger Assets to bring same to Market Value	.....	
Total		.....
Total Admitted Assets		$160,718 47

(a) If the market value of Real Estate or Bonds and Stocks is less than book value, the amount of the depreciation should be deducted in item 4, "Not Admitted Assets;" if over book value the excess should appear in item 16 or 17, and should also be shown on Schedules A and E.

(b) All gross premium items must be comprised of the full premiums actually written in the policies.

V. NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	In process of adjustment.	Known or Estimated: Proofs not filed.	Resisted by Company on its own account. (Not outlawed.)	Estimated Expenses incident to settlement.	
Accident	$	$	$	$	$	
Employers' Liability						
Burglary						
Fidelity and Surety						
Plate Glass						
Steam Boiler						
Title Insurance						
1. Total gross amount of claims	$	$	$	$	$	
2. Deduct Re-insurances due and accrued						
3. Net amounts of unpaid claim account	$	$	$	$	$	
Aggregate of Unpaid Claims and Expenses						

4. Gross Premiums upon all unexpired risks, running one year or less from date of policy:

Accident	Premiums	$360 00;	Unearned portion (50 per cent)	$180 00
Employers' Liability	"	;	" " " "	
Burglary	"	;	" " " "	
Fidelity and Surety	"	;	" " " "	
Plate Glass	"	;	" " " "	
Steam Boiler	"	;	" " " "	
Title Insurance	"	;	" " " "	
Total one year or less				$180 00

5. Gross Premiums upon all unexpired risks, running more than one year from date of policy:

Accident	Premium	$;	Unearned Premium, pro rata	$
Employers' Liability	"	;	" " "	
Burglary	"	;	" " "	
Fidelity and Surety	"	;	" " "	
Plate Glass	"	;	" " "	
Steam Boiler	"	;	" " "	
Title Insurance	"	;	" " "	
Total more than one year				

6.	Total unearned premiums, as computed above (carried out)	$180 00
7.	Cash Dividends to Stockholders remaining unpaid	
8.	Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	
9.	Commissions, brokerages and other charges due to agents and brokers, on premiums paid	
10.	For return premiums, $; for re-insurance, $	
11.	All other liability, viz:	
	Total amount of all Liability	
12.	Joint-stock Capital actually paid up in cash	$100,000 00
13.	Surplus beyond Capital and other Liabilities	60,538 47 — 160,538 47
	Total	$160,718 47

VI. RISKS AND PREMIUMS.

ACCIDENT.	Amount at Risk.	Premiums thereon.
In force December 31, preceding year		
Written or renewed during the year	$15 00	$360 00
Total	15 00	360 00
Deduct Expirations and Cancellations		
Balance	15 00	360 00
Deduct re-insured Policies		
Net in force December 31, 1897	$15 00	$360 00

BURGLARY.	Amount at Risk.	Premiums thereon.
In force December 31, preceding year	$	$
Written or renewed during the year		
Total		
Deduct Expirations and Cancellations		
Balance		
Deduct re-insured Policies		
Net in force December 31, 189	$	$

EMPLOYERS' LIABILITY.		
In force December 31, preceding year	$	$
Written or renewed during the year		
Total		
Deduct Expirations and Cancellations		
Balance		
Deduct re-insured Policies		
Net in force December 31, 189	$	$

FIDELITY.		
In force December 31, preceding year	$	$
Written or renewed during the year		
Total		
Deduct Expirations and Cancellations		
Balance		
Deduct re-insured Policies		
Net in force December 31, 189	$	$

STATEMENT of the condition of the

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY.

Of Crawfordsville, Indiana, for the year ending June 30, 1898.

Number of policies issued during the year		1,816
ASSETS.		
First mortgage loans (realty)		$22,700 00
Premium notes	$14,706 54	
Less deductions for depreciation	2,510 12	
		12,196 42
Bonds owned absolutely by the Company		41,867 53
Cash in home office		1,326 25
Cash in Citizens' National Bank		5,556 09
Agents' debits	$10,840 70	
Less deductions for depreciations	7,018 73	
		3,821 97
Total assets		$87,468 26
LIABILITIES.		
Agents' credits		$79 87
5 losses unadjusted		3,340 00
Capital stock paid in		50,000 00
Commission due agents uncollected		1,170 00
CAPITAL STOCK.		
Capital stock		$100,000 00
Subscribed capital stock		100,000 00
Authorized capital stock		100,000 00
Bonds deposited with State Auditor		$28,000 00
Other bonds held by the Company		13,867 53

STATE OF INDIANA,
COUNTY OF MONTGOMERY. } ss:

A. F. Ramsey, D. M. Rountree, P. C. Somerville constituting a majority of the directors of the Indiana and Ohio Live Stock Insurance Company, being duly sworn, and each for himself says that they are the above described officers of said Company, and that on the 31st day of July last past all of the above described assets were the absolute property of the said Company, and that the above statement of facts are true.

ALEXANDER F. RAMSEY, President.
PETER C. SOMERVILLE.
DANIEL W. ROUNTREE.

Attest: ZACK MAHORNEY, Secretary.

Subscribed and sworn to before me this 8th day of August, 1898.

H. C. WAYLOR, Notary Public.
My commission expires 1901.

ANNUAL REPORT of the condition of the

GERMAN FIRE INSURANCE COMPANY OF INDIANA.

The undersigned, constituting a majority of the Board of Directors of the German Fire Insurance Company of Indiana, pursuant to the laws of the State of Indiana, makes this, its second, annual report.

The amount of the capital stock of this company is one hundred thousand dollars ($100,000), all paid-up.

Said company has issued 9,429 policies, aggregating the sum of $9,046,618, which include 1,739 policies issued by the German Mutual Insurance Company of Indiana, the predecessor of said company, and which was reorganized into said company under the acts of the General Assembly of the State of Indiana, approved March 14, 1895.

Said company takes risks of the nature and kind taken by insurance companies engaged in the transaction of a general insurance business.

This company has sustained losses within the last year as follows:

1. Losses sustained prior to January 1, 1897, and since paid	$1,787 12
2. Losses sustained since January 1, 1887, and paid	23,688 80
3. Losses sustained (unadjusted)	6,947 41

ASSETS.

The assets of this company are as follows:

1. Cash in treasury and in bank		$14,047 81	
2. Real Estate—			
a. Company's building	$40.000 00		
b. Taken for mortgage indebtedness	20,575 00		
		60,575 00	
3. United States 4 per cent. bonds at $5,000; market value, $1.12		5,600 00	
4. Loans on bonds, mortgages and real estate		207,491 04	
5. Debts otherwise secured		93,214 92	
6. Debts due for premiums in hands of agents		12,858 82	
Total Assets			$393,787 59

LIABILITIES.

1. Losses unadjusted	$6,947 41	
2. Amount necessary to reinsure outstanding risks	67,426 21	
3. All other claims against the company	110 00	
The greatest amount insured in any one risk		$5.000 00
The greatest amount allowed to be insured in any one block		10,000 00

We, the undersigned, Theodore Stein, Frederick Schrader, William Wilkins, John W. Schmidt, Lorenz Schmidt, Theodore Reyer, William Kohlstaedt, William F. Kuhn and Ferdinand A. Mueller, constituting a majority of the Board of Directors of the German Fire Insurance Company of Indiana, do hereby make oath that the matters and facts set out in the foregoing report, up to December 31, 1897, inclusive, are true.

THEODORE STEIN, President,
FREDERICK SCHRADER,
WILLIAM WILKINS,
JOHN W. SCHMIDT,
LORENZ SCHMIDT,
THEO. REYER,
WILLIAM KOHLSTAEDT,
WILLIAM F. KUHN,
FERD. A. MUELLER.

Attested:

LORENZ SCHMIDT,
Secretary.

ANNUAL STATEMENT of the

INDIANAPOLIS GERMAN MUTUAL FIRE INSURANCE COMPANY

Of Indianapolis, for the year ending December 31, 1897. Organized and commenced business July 15, 1884.

Frederick Ostermeyer, President. Charlotte Dinkelaker, Secretary.

ASSETS.

Face value of Premium Notes ($343,632.64)		
Amount of Notes less Assessment (collected and in process)	$274,422 29	
Real Estate owned (Schedule A.)	737 01	
Mortgages on Real Estate (Schedule B.)	.....	
Bonds and Stocks (Schedule C.)		
Collateral Loans (Schedule D.)	7,500 00	
Cash on hand and in banks	3,079 06	
Uncollected Cash Premiums (not more than three months due)	320 60	
Assessments in process of collection		
Interest Accrued ($112.39); Rents Accrued ($.....); Total	112 39	
Due for Re-insurance ($.....); Due from Agents ($.....); Total		
All other Assets, Office Furniture and Supplies	250 00	
Total Assets		$286,421 38

LIABILITIES.

Loss adjusted but not due ($12.02)		
Reported Losses		
Resisted Losses ($.....); Total unpaid Losses		$12 02
Due for Cash Premiums advanced		
Due for Commission and Brokerage		
Due for Rent and Salaries		
Due for all other Liabilities		
Total Liabilities		.....

INCOME IN 1897.

Premium Notes received, Face Value ($.....)	$66,120 00	
Amount of Cash collected on same	6,612 00	
Cash received from Assessments		
Cash Premiums received		
Premiums paid in advance		
Interest ($240.00); other items ($39.50)	279 50	
Total Income		$73,011 50

EXPENDITURES.

Premium Notes returned (Face Value) ($.....)	$46,510 15	
Cash Premiums returned	99 10	
Net amount paid for Losses	1,869 63	
Paid for Re-insurance		
Paid for Commissions and Brokerage		
Salaries of Officers and Employes	1,641 00	
Traveling Expenses		
All other expenses (specify), Rent, Adjusting and Supplies	775 95	
Total		$50,895 83

MISCELLANEOUS.

Total Premium Notes received since organization (Face Value)	$617,993 00
Total Cash received on same since organization	69,200 35
Total Cash received for Premiums (yearly)	.....
Total Losses paid since organization	31,284 24
Total Risks in force, Dec. 31, 1897	3,426,640 42
Total Risks written during the year	730,710 03
Total Losses during the year	.....
What per cent. of the Premium Notes have the Assessments been during the year	.....

BUSINESS IN INDIANAPOLIS IN 1897.

Amount of Risks written	.....	$730,710 03
Premium Notes received (Face Value)	.....	66,120 00
Cash received on same	.....	6,612 00
Cash received from Assessments	.....	.....
Total Cash Receipts	.....	6,891 50
Losses Paid	.....	1,760 58
Losses Incurred	.....	1,802 60

ANNUAL STATEMENT of the

INDIANA MILLERS MUTUAL FIRE INSURANCE COMPANY.

Of Indianapolis, Ind., for the year ending December 31, 1897. Organized and commenced business October 1, 1889.

M. S. Blish, President. E. E. Perry, Secretary.

ASSETS.

Face value of Premium Notes ($137,352.73)		
Amount of Notes less Assessment (collected and in process)	$324,660 75	
Real Estate owned (Schedule A.)	.....	
Mortgages on Real Estate (Schedule B.)	28,150 00	
Bonds and Stocks (Schedule C.)	25,747 37	
Collateral Loans (Schedule D.)	6,175 00	
Cash on hand and in banks	10,410 43	
Uncollected Cash Premiums (not more than three months due)	104 14	
Assessments in process of collection	177 18	
Interest Accrued ($1,184.04); Rents accrued ($.....); Total	1,184 04	
Due for Re-insurance ($.....); Due from Agents ($.....); Total		
All other Assets, Premium on Bonds	1,245 02	
Total Assets		$397,853 93

LIABILITIES.

Loss adjusted but not due ($.....)	.....	
Reported Losses	.....	
Resisted Losses ($.....); Total unpaid Losses	.....	
Due for Cash Premiums advanced	.....	
Due for Commissions and Brokerage	.....	
Due for Rent and Salaries	.....	
Due for all other Liabilities	.....	
Total Liabilities		.....

INCOME IN 18—.

Premium Notes received, Face Value ($156,273.10)	.....	
Amount of Cash collected on same	$15,346 48	
Cash received from Assessments	61,038 31	
Cash Premiums received	.....	
Premiums paid in advance	.....	
Interest ($2,380.77); Other items ($167.26)	2,548 03	
Total Income		$78,932 82

EXPENDITURES.

Premium Notes returned (Face Value) . . . . ($128,156 85)		
Cash Premiums returned	$12,921 10	
Net amount paid for Losses	30,372 42	
Paid for Re-insurance	. . . . .	
Paid for Commissions and Brokerage	. . . . .	
Salaries of Officers and Employes	5,480 00	
Traveing Expenses	4,419 55	
All other expenses (specify), Exchange, $127.26; Advertising, $255.12; Office, $369.78; Telegrams, $30.42; Printing and Stationery, $259.99; Stamps, $190 41; Adjusting, $561.94; Rent, $240.00; Taxes, $509.33; Furniture, $137.65; Attorney, $215.44; Directors, $155.35; Premium on Bond, $854.44	4,717 13	
Total		$57,910 20

MISCELLANEOUS.

Total Premium Notes received since organization (Face Value)	$980,727 88
Total Cash received on same since organization	444,671 47
Total Cash received for Premiums (yearly)	. . . . .
Total Losses paid since organization	228,954 71
Total Risks in force, Dec. 31, 18...	2,495,150 00
Total Risks written during the year	896,175 00
Total Losses during the year	26,205 76
What per cent. of the Premium Notes have the Assessments been during the year	15 00

BUSINESS IN INDIANA IN 1897.

Amount of Risks written	$205,900 00	
Premium Notes received (Face Value)	36,768 90	
Cash received on same	3,676 89	
Cash received from Assessments	12,752 22	
Total Cash Receipts		$16,429 11
Losses Paid	10,934 06	
Losses Incurred	8,434 06	

ANNUAL STATEMENT of the

INDIANA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

Of Indianapolis, Indiana, for the year ending December 31, 1897. Organized and commenced business April 1, 1897.

Henry Coburn, President. F. B. Fowler, Secretary.

ASSETS.

Face value of Premium Notes ($46,626.95)		
Amount of Notes less Assessment (collected and in process)	$37,301 56	
Real Estate owned (Schedule A.)	. . . . .	
Mortgages on Real Estate (Schedule B.)	. . . . .	
Bonds and Stocks (Schedule C.)	. . . . .	
Collateral Loans (Schedule D.)	. . . . .	
Cash on hand and in banks	199 94	
Uncollected Cash Premiums (not more than three months due) . .	299 43	
Assessments in process of collection	. . . . .	
Interest Accrued ($.....); Rents Accrued ($.....); Total	. . . . .	
Due for Re-insurance ($88.38); Due from Agents ($ .....); Total . .	88 38	
All other Assets, Office Furniture and Supplies	50 00	
Total Assets		$37,939 31

LIABILITIES.

Loss adjusted but not due ($.....)	.....	
Reported Losses	.....	
Resisted Losses ($.....); Total unpaid Losses	.....	
Due for Cash Premiums advanced	$1,000 00	
Due for Commissions and Brokerage	.....	
Due for Rent and Salaries	.....	
Due for all other Liabilities	.....	
Total Liabilities		$1,000 00

INCOME IN 1897.

Premium Notes received, Face Value ($60,705.70)	$60,705 70	
Amount of Cash collected on same	11,661 13	
Cash received from Assessments	.....	
Cash Premiums received	.....	
Premiums paid in advance	1,000 00	
Interest ($41.26); other items ($473.87)	515 13	
Total Income		$73,881 96

EXPENDITURES.

Premium Notes returned (Face Value) . . . ($14,078,75)	$14,078 75	
Cash Premiums returned	2,507 23	
Net Amount paid for Losses	5,481 13	
Paid for Re-insurance	235 60	
Paid for Commissions and Brokerage	.....	
Salaries of Officers and Employes	1,533 28	
Traveling Expenses	794 17	
All other expenses (specify), Organization, Supplies, etc	2,424 91	
Total		$27,055 07

MISCELLANEOUS.

Total Premium Notes received since organization (Face Value)	$60,705 70
Total Cash received on same since organization	11,661 13
Total Cash received for Premiums (yearly)	.....
Total Losses paid since organization	5,481 13
Total Risks in force, Dec. 31, 1897	341,400 00
Total Risks written during the year	431,400 00
Total Losses during the year	5,481 13
What per cent. of the Premium Notes have the Assessments been during the year	

BUSINESS IN INDIANA IN 1897.

Amount of Risks written	$423,700 00	
Premium Notes received (Face Value)	.....	$60,055 70
Cash received on same	11,531 13	.....
Cash received from Assessments	.....	.....
Total Cash Receipts	.....	11,531 13
Losses Paid	.....	$5,481 13
Losses Incurred	.....	5,481 13

REPORT of the financial condition of

THE INTER-STATE LIFE ASSURANCE COMPANY

For the seven months ending December 31, 1897.

ASSETS.

Single premium notes	$112,946 00	
Bills receivable	7,579 95	
Reserve	4,642 44	
Premiums in process of collection	2,355 69	
Cash in bank	367 72	
Office furniture and fixtures	292 00	
Total		$128,183 80

LIABILITIES.

Mortuary reserve	$8,800 00	
Accounts payable	451 95	
Surplus to policy-holders	118,931 85	
Total		$128,183 80

INSURANCE ACCOUNT.

Total insurance applied for		$1,942,500 00
Applications rejected	$27,000 00	
Applications unapproved	15,000 00	
Insurance canceled	140,500 00	182,500 00
Total insurance in force December 31, 1897		$1,760,000 00

STATE OF INDIANA, }
COUNTY OF MARION, } ss:

We, Willis Palmer, President, J. H. Slater, Secretary, and O. Z. Hubbell, E. J. Robison, H. H. Mosier, Nicholas Ensley, J. K. Pollard and S. E. Kercheval, a majority of the Board of Directors of The Inter-State Life Assurance Company, swear that the foregoing statement is a true and correct exhibit of the condition and affairs of said company on the 31st day of December, 1897, to the best of our knowledge, information and belief.

WILLIS PALMER, President.
J. H. SLATER, Secretary.
O. Z. HUBBELL.
E. J. ROBISON.
NICHOLAS ENSLEY.
J. K. POLLARD.
S. E. KERCHEVAL.
H. H. MOSIER.

Subscribed and sworn to before me, this 25th day of January, 1898.

THOMAS M. BOSSOM,
Notary Public.

[SEAL.]

ANNUAL STATEMENT of the

HOOSIER STATE LIFE INSURANCE COMPANY

Of Richmond, Indiana, for the year ending December 31, 1897. Organized and commenced business April 20, 1897.

A. G. Campfield, President. ———, Secretary.

ASSETS.

Face value of Premium Notes ($.....)	$50,000 00	
Amount of Notes less Assessment (collected and in process)	50,000 00	
Real Estate owned (Schedule A.)	.....	
Mortgages on Real Estate (Schedule B.)	...	
Bonds and Stocks (Schedule C.)	.....	
Collateral Loans (Schedule D.)	...	
Cash on hand and in banks	200 00	
Uncollected Cash Premiums (not more than three months due)	.....	
Assessments in process of Collection	.....	
Interest Accrued ($.....); Rents Accrued ($.....); Total	.....	
Due for Re-insurance ($.....); Due from Agents ($.....); Total		
All other Assets, Furniture, etc., of Company	500 00	
Total Assets		$50,700 00

LIABILITIES.

Loss adjusted but not due ($.....)	.....	
Reported Losses	.....	
Resisted Losses ($.....); Total unpaid Losses	...	
Due for Cash Premiums advanced	$20 00	
Due for Commissions and Brokerage	...	
Due for Rent	30 00	
Due for all other Liabilities	100 00	
Total Liabilities		$150 00

INCOME IN 1897.

Premium Notes received, Face Value $78,719.35)	$78,719 35	
Amount of Cash collected on same	.....	
Cash received from Assessments	.....	
Cash Premiums received	1,587 67	
Premiums paid in advance	...	
Interest ($.....); Other items ($1,779.67) Cash	1,779 67	
Total Income		$82,086 69

EXPENDITURES.

Premium Notes returned (Face Value) ($.....)	$28,719 35	
Cash Premiums returned	...	
Net amount paid for Losses	18 00	
Paid for Re-insurance	...	
Paid for Commissions and Brokerage	...	
Salaries of Officials and Employes	1,804 58	
Traveling Expenses	184 00	
All other expenses (specify), Printing, Furniture and Fixtures	1,160 76	
Total		$31,886 69

MISCELLANEOUS.

Total Premium Notes received since organization (Face Value)	$78,719 35
Total Cash received on same since organization	.....
Total Cash received for Premiums (yearly)	1,587 67
Total Losses paid since organization (one)	18 00
Total Risks in force, December 31, 1897, 101	.....
Total Risks written during the year, 1,519	.....
Total Losses during the year (one)	.....
What per cent. of the Premium Notes have the Assessments been during the year	.....

BUSINESS IN INDIANA IN 1897.

NOTE.—All above business in this State, none outside.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

AMERICAN MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President Wm. M. Barney. Secretary, Samuel Stewart.

Approved March 9, 1883. Chapter .....

Incorporated September, 1885, under acts of 1883.
Commenced business January 1, 1886.
Home office, 314 South Main Street, Elkhart, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications. Paid by the applicant direct; does not go through the Company's hands	.....	
2. Year's Assessments or Premiums: Expense, $20,839.23; Mortuary, $62,766.70; Reserve, $15,701.92; for other purposes (specify purpose) $	$99,307 85	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant. Paid by applicant direct to doctor; does not pass through Company's hands	.....	
Total paid by members	$99,307 85	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Drawn from Premium Fund for losses	2,234 21	
Drawn from Reserve fund for losses	2,678 00	
Total income during the year		$104,220 06
Sum of both amounts		.....

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$83,380 84	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$83,380 84	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	3,662 36	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,910 15	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $6.127; other compensation of officers, $.....	6.127 00	
9.	Salaries and other compensation of office employes	6,404 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise. Paid by applicant to doctor direct, except retainer paid by company	25 00	
11.	Taxes on premiums, $34.50; Insurance Department fees and licenses, $10.25; Municipal licenses, $.....; Tax on Franchise, $.....	44 83	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent, ($347.22 for Association's use of own buildings), less sub-leases	347 22	
14.	Furniture, $.....; Legal expenses, $410.60; Advertising and printing, $508.92	919 52	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz: (profit and loss account must be itemized) Postage, $938.43; Coal, $39.00; Traveling expenses, $64.00; Sundries including supplies, etc., $307.72	1,369 15	
	Total Disbursements		$104,220 06
	Balance		.....
	(Total expenses, footing of items 5 to 16, $20,839.23.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $24,848.83 (all in St. Joseph Valley Banks)	$24,848 83	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$24,848 83	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	.....	

AMERICAN MUTUAL LIFE INSURANCE CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	
	Gross Assets			$21,848 83
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $200.00; Supplies, Printed Matter, Stationery, $50.00			250 00
2.	Agents' debit balance not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets			$24,598 83

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		$24,848 83

DISBURSEMENTS DURING YEAR.

1. Death claims or installments paid	.....	
2. Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	$3,899 80	
3. Advanced payments returned to rejected applicants	.....	
4. Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
Total paid to members (items 1 to 4)	$3,899 80	
5. Commissions and Fees retained by or paid or allowed to Agents or Members on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	325 50	
6. Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1 50	
7. Salaries and allowances of managers and agents not paid by commissions	.....	
8. Salaries of officers, $880.77; other compensation of officers, $.....	880 77	
9. Salaries and other compensation of office employes	.....	
10. Medical Examiners' fees, whether paid direct by members or otherwise	50 00	
11. Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....; Office expenses, carpet, signs, ink, stationery, etc.	128 71	
12. Taxes on Real Estate and Investments, $.....; Postage	110 25	
13. Rent (including $162.50 for Association's use of own buildings), less sub-leases	162 50	
14. Furniture, $.....; Legal expenses, $207.00; Advertising and printing, $432.07	639 07	
15. Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16. All other items, viz.: (profit and loss account must be itemized)	.....	
Total Disbursements		6,198 10
Balance		$2,219 17
(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1. Book Value of Real Estate, unincumbered, $.....; furniture in office	$100 00	
2. Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $.....; and Stocks, $.....	.....	
5. Cash in office, $.....; deposited in banks: State Bank of Indiana, of Indianapolis, Ind.	2,219 17	
6. Agents' debit balance, $.....; Bills receivable, $.....	.....	
7. Other Assets, viz.: Harvey M. LaFollette and Edward J. Robison, bondsmen for B. H. Prather (late Secr'y and Treasurer)	1,125 79	
Total	$3,444 96	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9. Total Net Ledger Assets, as per balance on page 1	$3,444 96	

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF INDIANA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Chas. F. Worth. Secretary-Treasurer, Carey McPherson.

Approved .....18... Chapter .....

Incorporated September 10, 1892, under acts March 9, 1883.
Commenced Business July 10, 1892.
Home Office, 831-832 Stevenson Building, Indianapolis, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets April 10, 1897		$286 48

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$534 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	5,231 00	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$5,765 00	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own building)	.....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....; Advance Payments	7 25	
8. From all other sources, viz.: (profit and loss account must be itemised.) Sale of safe, $50.00; Druggett, $1.50	51 50	
From American Surety Company (on bond B. H. Prather)	2,307 04	
Total income during the year		8,130 79
Sum of both amounts		$8,417 27

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)		
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)		
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)		
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		
18. Capital Stock paid in		
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,032			
Policies or Certificates written or increased during the calendar year	285			
Total	1,317			
Deduct decreased or ceased to be in force during year	335			
Total Policies or Certificates in force last December 31 (end of year)	982		982	
Losses and claims unpaid December 31 (beginning of year.) From Jan. 1, 1897, to April 10, 1897, $1,713.60				
Losses and claims incurred during the calendar year to December 31, $3,899.80	28—76			
Total	104	$5,613 40		$5,613 40
Losses and claims paid, scaled down and compromised during the year				
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year				$5,231 00

COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items		
18.	Total Non-Ledger assets		
	Gross Assets		$5,414 96
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $	$100 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $		
3.	Loans on Personal Security, $		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less thanbook value		
6.	Total		
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $ ..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $ .....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $250.00 (Schedule XI)	$250 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $		
9.	Premiums or Assessments, paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other liabilities, viz :	$350 00	
12.	Total Liabilities		
	Balance to protect Contracts		$3,094 96

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
18. Capital Stock paid in	.....	.....
Total Special Funds	.....	.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,032	.....	.....	
Policies or Certificates written or increased during the calendar year	285	.....	.....	
Total	1,317	.....	.....	
Deduct decreased or ceased to be in force during year	335	.....	.....	
Total Policies or Certificates in force last December 31 (end of year)	982	.....	982	
Losses and claims unpaid December 31 (beginning of year.) From Jan. 1, 1897, to April 10, 1897, $1,713.60	.....	.....	.....	
Losses and claims incurred during the calendar year to December 31, $3,899.80	28—76	.....	.....	
Total	104	$5,613 40	.....	$5,613 40
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	
Premiums and Assessments collected during year	.....	.....	.....	$5,231 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

COLUMBIAN RELIEF FUND ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. H. Latta. Secretary, Charles H. Brackett.

Approved.....18..... Chapter.....

Incorporated November 24, 1896, under .....
Commenced business January 7, 1896.
Home office, 1127 Stevenson Building, Indianapolis, Ind.

Capital authorized . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$369 01

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by application	$20,755 00	
2. First year's Assessments or Premiums: Expense, $3,267.71: Mortuary, $9,710.13; Contingent, $3,236.71: for other purposes (specify purpose) $	16,183 55	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$36,938 55	
5. Interest from Mortgages, $.....; Bonds and Stocks, $27.91; Other Sources, $.....	27 91	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized)	2,500 00	
Total income during the year		39,466 46
Sum of both amounts		$39,835 47

DISBURSEMENTS DURING YEAR.

1. Death claims or installments paid	$335 00	
2. Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $9,251.76	9,251 76	
3. Advanced Payments returned to rejected applicants	.....	
4. Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
Total paid to members (items 1 to 4)	$9,586 76	
5. Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	20,431 20	
6. Commissions paid or allowed for collecting assessments or premiums to banks or collectors	952 51	
7. Salaries and allowances of managers and agents not paid by commissions	519 69	
8. Salaries of officers, $2,213; other compensation of officers, $.....	2,213 00	
9. Salaries and other compensation of office employes	770 18	
10. Medical Examiners' fees, whether paid direct by members or otherwise	173 50	
11. Taxes on premiums, $ .....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12. Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13. Rent (including $435.65 for Association's use of own buildings) less sub leases	435 65	
14. Furniture, $.....; legal expenses, $.....; Advertising and printing, $733.54	733 54	
15. Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16. All other items, viz.: (profit and loss account must be itemized) Postage, $449.86	449 86	
Traveling expenses, $392.25; Office expenses, $605.71	997 96	
Total Disbursements	.....	$37,263 83
Balance	.....	$2,571 64
(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1. Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2. Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $.....; and Stocks, $500	$500 00	
5. Cash in office, $176.96; deposited in banks, $394.68 (Capital National Bank, $274.31; Indiana National Bank, $120.37)	571 64	
6. Agents' debit balance, ...; bills receivable, $.....	.....	
7. Other assets, viz.: Deposited with Auditor of State of Indiana	1,500 00	
Total	$2,571 64	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9. Total Net Ledger Assets, as per balance on page 1	2,571 64	
		$2,571 64

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

COLUMBIAN RELIEF FUND ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. H. Latta. Secretary, Charles H. Brackett.

Incorporated November 24, 1896, under .....
Commenced business January 7, 1896.
Home office, 1127 Stevenson Building, Indianapolis, Ind.

Approved.....18..... Chapter.....
Capital authorized . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$369 01

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by application	$20,755 00	
2. First year's Assessments or Premiums: Expense, $3,267.71: Mortuary, $9,710.13; Contingent, $3,236.71: for other purposes (specify purpose) $	16,183 55	
3. Sub-equent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$36,938 55	
5. Interest from Mortgages, $.....; Bonds and Stocks, $27.91; Other Sources, $.....	27 91	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized)	2,500 00	
Total income during the year		39,466 46
Sum of both amounts		$39,835 47

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$ .....
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18.	Capital Stock paid in	.....
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,025	$102,500 00		
Policies or Certificates written or increased during the calendar year	4,217	413,450 00		
Total	5,242	$515,950 00		
Deduct decreased or ceased to be in force during year	2,614	259,250 00		
Total Policies or Certificates in force last December 31 (end of year)	2,628	$256,700 00		
Losses and claims unpaid December 31 (beginning of year)	3	$62 14		
Losses and claims incurred during the calendar year	584	9,606 40		
Total	587	$9,668 54		
Losses and claims paid, scaled down and compromised during the year	582	9,586 76		
Losses and claims outstanding unpaid last December 31 (end of year)	5	81 78		
Premiums and Assessments collected during year	.....	.....		

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CITIZENS' NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, John O. Lewellen. Secretary, D. A. Lambert.

Incorporated October 13, 1897, under acts of 1897.
Commenced business October 14, 1897.
Home office, The Johnson, Rooms 259 and 261, Muncie, Ind.

Approved March 9, 1897. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $..... .....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$1,686 85	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$1,686 85	
5. Interest from Mortgages, $ .....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $	.....	
8. From all other sources, viz.: (profit and loss account must be itemized), Loan	400 00	
Total income during the year		.....
Sum of both amounts		$2,086 85

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	$1,062 72	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	4 00	
8.	Salaries of Officers, $116.36; other compensation of Officers, $.....	116 36	
9.	Salaries and other compensation of office employes	12 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $74.45 (charter); Municipal licenses, $.....; Tax on Franchise, $.....	74 45	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $35.00 for Association's use of own buildings) less sub-leases	35 00	
14.	Furniture, $32.90; Legal expenses, $.....; Advertising and printing, $203.45	236 35	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized)	48 55	
	Total Disbursements		$1,589 43
	Balance (Total expenses, footings of items 5 to 16, $1,589.43.)		$497 42

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $197.42 (Merchants National Bank, Muncie, Ind.)	$197 42	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.: Furniture, etc.	100 00	
	Total	$597 42	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $400.00; all other, $.....	400 00	
9.	Total Net Ledger Assets, as per balance on page 1	$197 42	$197 42

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CITIZENS' NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, John O. Lewellen. Secretary, D. A. Lambert.

Incorporated October 13, 1897, under acts of 1897.
Commenced business October 14, 1897.
Home office, The Johnson, Rooms 259 and 261, Muncie, Ind.

Approved March 9, 1897. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$1,686 85	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$1,686 85	
5. Interest from Mortgages, $ .....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $ ..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $	.....	
8. From all other sources, viz.: (profit and loss account must be itemized), Loan	400 00	
Total income during the year		.....
Sum of both amounts		$2,086 85

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)			230	$267,500 00
Policies or Certificates written or increased during the calendar year				
Total				
Deduct decreased or ceased to be in force during year				
Total Policies or Certificates in force last December 31 (end of year)				
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year				
Total				
Losses and claims paid, scaled down and compromised during the year				
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year				

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CENTRAL GUARANTEE LIFE ASSOCIATION.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, F. G. Warren. Secretary, Frank D. Harger.

Incorporated August 31, 1897, under laws of March, 1897.
Commenced business September 1, 1897.
Home office, When Building, Rooms 18 and 19, Indianapolis, Ind.

Approved March 9, 1897. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		
INCOME.		
Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or premiums: Expense, $219.38; Mortuary, $313.37; Reserve, $94.00; for other purposes (specify purpose) $.....	$626 75	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $ ....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical examiners' fees paid by applicant	212 00	
Total paid by members	$838 75	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		.....
Sum of both amounts		$838 75

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)			230	$267,500 00
Policies or Certificates written or increased during the calendar year				
Total				
Deduct decreased or ceased to be in force during year				
Total Policies or Certificates in force last December 31 (end of year)				
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year				
Total				
Losses and claims paid, scaled down and compromised during the year				
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year				

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CENTRAL GUARANTEE LIFE ASSOCIATION.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, F. G. Warren. Secretary, Frank D. Harger.

Incorporated August 31, 1897, under laws of March, 1897.
Commenced business September 1, 1897.
Home office, When Building, Rooms 18 and 19, Indianapolis, Ind.

Approved March 9, 1897. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		
INCOME.		
Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or premiums: Expense, $219.38; Mortuary, $313.37; Reserve, $94.00; for other purposes (specify purpose) $.....	$626 75	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $ .....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical examiners' fees paid by applicant	212 00	
Total paid by members	$838 75	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		.....
Sum of both amounts		$838 75

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $219.38; subsequent years, $.....	$219 38	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of officers, $.....; Other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	212 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $75.00; Legal expenses, $.....; Advertising and printing, $150.00	.....	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized)	.....	
	Total Disbursements		$431 38
	Balance		$407 37

(Total expenses, footings of item 14, $225.00.) Above amount paid from private funds.

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....
4.	Book value of Bonds, $.....; and stocks, $.....	.....
5.	Cash in office, $143 97; deposited in banks, $263.40 (the State Bank of Indiana)	$407 37
6.	Agents' debit balance, $.....; bills receivable, $.....	.....
7.	Other assets, viz.: Furniture, books, printed matter, paid from private funds as a loan to company	225 00
	Total	$632 37
	Deduct Ledger Liabilities.	
8.	Agents' credit balance, $.....; Borrowed money, $225.00; all other, $.....	$225 00
9.	Total Net Ledger Assets, as per balance on page 1	$407 37

CENTRAL GUARANTEE LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....
13.	Market value of Real Estate over book value	$.....	.....
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....
15.	Mortuary Assessments due on last call, made within sixty days on insurance *in force*	$.....	.....
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....
17.	Other items		.....
18.	Total Non-Ledger Assets		.....
	Gross Assets		

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....
3.	Loans on Personal Security, $.....	.....
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....
6.	Total	.....
	Total Admitted Assets	

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		$407 37

Comprised under the following funds:

13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)				
Policies or Certificate written or increased during the calendar year				
Total	212	$224,750 00		
Deduct decreased or ceased to be in force during year				
Total Policies or Certificates in force last December 31 (end of year)				
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year				
Total				
Losses and claims paid, scaled down and compromised during year				
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year		$626 75		

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

ELKHART MASONIC MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, M. A. Barney. Secretary, Geo. T. Barney.

Incorporated June 9, 1887, under laws passed and approved March 9, 1883. Chapter 32.

Commenced business July 11, 1888.
Home office, 107½ South Main Street, Elkhart, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,848 00	
2. First year's Assessments or Premiums: Expense, $2,786.46; Mortuary, $1,114.88; Reserve, $.....; for other purposes (specify purpose) $ ....., 1897	14,914 91	
3. Subsequent year's Assessments or Premiums: Expense, $2,786.44; Mortuary, $11,145.88; Reserve, $ ....., 1896; for other purposes (specify purpose) $..... 1896	13,932 32	
4. Medical Examiners' fees paid by applicant, 1897	5,332 00	
Total paid by members in 1896, $13,932.34; in 1897, $14,914.91	$39,027 23	
5. Interest from mortgages, $.....; Bonds and Stocks, $.....; Other sources, $	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year 1897		$19,762 91
Sum of both amounts		$39,027 23

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, 9	$9,263 36	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	675 00	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$9,270 11	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	223 03	
7.	Salaries and allowances of managers and agents not paid by commissions	720 00	
8.	Salaries of officers, $1,200; other compensation of officers, $375	1,575 00	
9.	Salaries and other compensation of office employes	336 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	347 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $..... : Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $120 for Association's use of own buildings) less sub-leases	120 00	
14.	Furniture, $..... ; Legal expenses, $100; Advertising and printing, $244.33	344 33	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $103; State Auditor, $10; Date Stamp, $16; State license, $25	154 00	
	Total Disbursements 1897		$13,089 47
	Balance 1897		$6,673 44
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $....., 1897	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $15; deposited in banks (First National), $1,050.35	$1,065 35	
6.	Agents' debit balance, $.....; bills receivable, $1,189.28	1,189 28	
7.	Other assets, viz.: Lien on certificate in force	15,270 64	
	Total	$17,525 27	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page 1	6,673 44	$24,198 72

ELKHART MASONIC MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10	Interest due $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	
	Gross Assets		.....	

DEDUCT ASSETS NOT ADMITTED.

1.	Furniture, Fixtures and Safes, $150.00; Supplies, Printed Matter, Stationery, $250.00	$400 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total	$400 00	
	Total Admitted Assets		$24,598 71

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		$24,198 71

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year), 1896	1,537	$1,372,000 00	347	$375,000 00
Policies or Certificates written or increased during the calendar year	347	375,000 00		
Total	1,884	$1,747,000 00		
Deduct decreased or ceased to be in force during year	10	15,000 00		
Total Policies or Certificates in force last December 31 (end of year)	1865	$1,732,000 00		
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	9	17,000 00		
Total		$1,715,000 00		
Losses and claims paid, scaled down and compromised during the year	9			
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year	12	$1,491,491 00	347	$375,000 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FORT WAYNE MERCANTILE ACCIDENT ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Louis J. Bobilya. Secretary, Wilson S. Buck.

Incorporated December 17, 1892.
Commenced business December, 1892.
Home office, 24 Arcade Building, Ft. Wayne.

Approved .....18... Chapter.....
Capital authorized . . . . . Mutual.
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$161 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	5,820 00	
3. Subsequent years' Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$5,981 00	
5. Interest from Mortgages, $.....; Bonds and Stocks, $ .....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$5,981 00
Sum of both amounts		.....

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$4,084 34	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $4,084.34	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 and 4)	$4,084 34	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or		
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
	premiums: $.....; subsequent years, $	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers and directors, $.....; other compensation of officers, $	1,456 15	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses (filing annual statement), $10.00; Municipal		
	licenses, $.....; Taxes on Franchise, $	10 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	80 00	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $170.06	170 06	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage and sundries, $180.45	180 45	
	Total Disbursements		$5,981 00
	Balance		.....
	(Total expenses, footings of items 5 to 16, $1,896.66.)		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	.....	
5.	Cash in office, $.....; deposited in banks, $	.....	
6.	Agents' debt balance, $.....; Bills receivable, $	.....	
7.	Other Assets, viz.: Assessment order to pay outstanding claims	.....	
	Total	$1,480 00	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $	.....	
9.	Total Net Ledger Assets, as per balance on page 1	.....	

FORT WAYNE MERCANTILE ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items		
18.	Total Non-Ledger Assets		
	Gross Assets		

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balance not secured by bonds, $.....; Bills receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses unpaid, $1,480.00; adjusted, not due, $..... (Schedule XI)	$1,480 00	
2.	Losses on stipulated premium policies, not adjusted, $.....; r s sted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other liabilities, viz.:		
12.	Total Liabilities		$1,480 00
	Balance to protect Contracts, Assessments made to pay same		$1,480 00

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16.	.....Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18.	Capital Stock paid in	
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	817			
Policies or Certificates written or increased during the calendar year	161			
Total	978			
Deduct decreased or ceased to be in force during year	238			
Total Policies or Certificates in force last December 31 (end of year)	740			
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	60	$5,564		
Total				
Losses and claims paid, scaled down and compromised during the year		$4,084		
Losses and claims outstanding unpaid last December 31 (end of year)		1,480		
Premiums and Assessments collected during year		$5,981		

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

GUARANTEE BOND AND ACCIDENT COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Parks M. Martin. Secretary, Daniel L Brown.

Incorporated August 31, 1897.
Commenced business August 31, 1897.
Home office, 1227 Stevenson Building.

Approved March 9, 1897. Chapter..... ....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums; Expense, $506.38; Mortuary, $624.16; Reserve, $250.32; for other purposes (specify purpose) $.....	$1,380 86	
3. Subsequent year's Assessments or Premiums: Expense, $.....: Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$1,380 86	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) From Board of Directors for general purposes	2,200 00	
Total income during the year		.....
Sum of both amounts		$3,580 86

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....		
3.	Advanced Payments returned to rejected applicants		
4.	Paid members for Dividends, $.....; for Surrender Values, $.....		
	Total paid to members (items 1 to 4)		
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $506.38; subsequent years, $.....	$506 38	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	1 20	
7.	Salaries and allowances of Managers and Agents not paid by commissions	61 00	
8.	Salaries of Officers, $230; other compensation of Officers, $100	330 00	
9.	Salaries and other compensation of office employees	310 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	62 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $53; Municipal licenses, $.....; Tax on Franchise, $.....	53 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....		
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	200 00	
14.	Furniture, $100; legal expenses, $100; Advertising and printing, $114 28	614 28	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $28; Moving furniture, $15	43	
	Total Disbursements		$2,180 86
	Balance		$1,400 00
	(Total expenses, footing of items 5 to 16, $2,180.86.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $800	$800 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $.....; and Stocks, $.....		
5.	Cash in office, $200; deposited in banks, $400 (Union Trust Company)	600 00	
6.	Agents' debit balance, $.....; Bills receivable, $.....		
7.	Other Assets, viz.:		
	Total	$1,400 00	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page 1	$1,400 00	

GUARANTEE BOND AND ACCIDENT CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$840 66	
17.	Other items, unpaid premiums	$840 66		$840 66
18	Total Non-Ledger Assets			$2,240 66
	Gross Assets			$2,240 66

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets			$2,240 66

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $.....;(Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz :	.....	
12	Total Liabilities		
	Balance to protect Contracts		$2,240 66

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $ .....; Old Age benefits, $ .....; Disability, Sick or Accident benefits, $164.54	$164 54	
3.	Advance Payments returned to rejected applicants	.....	
4.	Paid members for Dividend, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$164 54	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $249.00; subsequent years, $	249 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	30 94	
7.	Salaries and allowances of managers and agents not paid by commissions	26 00	
8.	Salaries of officers, $339.88; other compensation of officers, $	339 88	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $ .....; Insurance Department fees and licenses, $48.00; Municipal licenses, $.....; Tax on Franchise, $	48 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent (including $.....for Association's use of own buildings), less sub-lease	62 40	
14.	Furniture, $57.44; Legal expenses, $10.00; Advertising and printing, $113.80	181 24	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized)	.....	
	Total Disbursements		$1,102 00
	Balance		$200 65
	(Total expenses, footing of items 5 to 16, $937.46.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	$111 65	
5.	Cash in office, $.....; deposited in banks, $111.65 (Knisely Booke & Co.'s)	.....	
6.	Agents' debit balance, $89.00; Bills receivable, $	89 00	
7.	Other assets, viz.: Furniture, $57.44; Printed Matter, $53.00	110 44	
	Total	$311 09	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $	.....	
9.	Total Net Ledger Assets, as per balance on page 1	$311 09	

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

HOME INDEMNITY INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, E. P. Masters. Secretary, J. A. Barber.

Approved March 9, 1883. Chapter .....

Incorporated January 23, 1897, under assessment laws.
Commenced business February 1, 1897.
Home office, Butler, Ind., Dekalb County.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$249 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), General Fund, $772.00	772 00	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	$1.021 00	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Advanced by the incorporators of the Company . . .	$281 65	
Total income during the year		$1.302 65
Sum of both amounts		$1,302 65

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $ .....; Old Age benefits, $ .....; Disability, Sick or Accident benefits, $164.54	$164 54	
3.	Advance Payments returned to rejected applicants		
4.	Paid members for Dividend, $.....; for Surrender Values, $		
	Total paid to members (items 1 to 4)	$164 54	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $249.00; subsequent years, $	249 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	30 94	
7.	Salaries and allowances of managers and agents not paid by commissions	26 00	
8.	Salaries of officers, $339.88; other compensation of officers, $	339 88	
9.	Salaries and other compensation of office employes		
10.	Medical Examiners' fees, whether paid direct by members or otherwise		
11.	Taxes on premiums, $ .....; Insurance Department fees and licenses, $48.00; Municipal licenses, $.....; Tax on Franchise, $	48 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $		
13.	Rent (including $.....for Association's use of own buildings), less sub-lease	62 40	
14.	Furniture, $57.44; Legal expenses, $10.00; Advertising and printing, $113.80	181 24	
15.	Losses on disposal of Real Estate, $.....; of Securities, $		
16.	All other items, viz.: (profit and loss account must be itemized)		
	Total Disbursements		$1,102 00
	Balance		$200 65
	(Total expenses, footing of items 5 to 16, $937.46.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	
4.	Book Value of Bonds, $.....; and Stocks, $	$111 65
5.	Cash in office, $.....; deposited in banks, $111.65 (Knisely Booke & Co.'s)	
6.	Agents' debit balance, $89.00; Bills receivable, $	89 00
7.	Other assets, viz.: Furniture, $57.44; Printed Matter, $53.00	110 44
	Total	$311 09
	DEDUCT LEDGER LIABILITIES.	
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $	
9.	Total Net Ledger Assets, as per balance on page 1	$311 09

HOME INDEMNITY INSURANCE CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items	$311 09	
18.	Total Non Ledger Assets		
	Gross Assets		$311 09
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $57.44; Supplies, Printed Matter, Stationery, $53.00	110 44	110 44
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		
	Total Admitted Assets		$200 65

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	
5.	Present value future payments on installment policy claims (face..... discounted at 4 per cent.)	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued	
9.	Premiums or Assessments paid before due	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	
11.	All other Liabilities, viz.:	
12.	Total Liabilities	
	Balance to Protect Contracts	$200 65

DISBURSEMENTS DURING YEAR.

1.	Death claims paid	$241 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $250.00	250 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$491 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	436 87	
7.	Salaries and allowances of managers and agents not paid by commissions	617 00	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	78 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	2 40	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $10.00; Municipal licenses, $.....; Tax on Franchise, $.....	10 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $110 for Association's use of own buildings) less sub-leases	110 00	
14.	Furniture, $.....; Legal expenses, $13.00; Advertising and printing, $53.25	66 25	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Sundries	7 00	
	Total Disbursements		$1,819 02
	Balance		$1,647 79
	(Total expenses, footings of items 5 to 16, $1,327.52.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $3,100.00; not first liens, $.....	$3,100 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks (Merchants' National)	984 31	
6.	Agents' debit balance, $56.52; bills receivable, $.....	56 52	
7.	Other assets, viz.: Furniture, Safe, Typewriter, $200.00; Supplies, $325.00	525 00	
	Total	$4,665 83	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $18.04; borrowed money, $.....; all other, $.....	18 04	
9.	Total Net Ledger Assets, as per balance on page —	$4,647 79	

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

INDIANA BENEFIT ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Frank A. Kraft. Secretary, G. O. Emi.

Incorporated April, 1889.
Commenced business May, 1889.
Home office, Masonic Building, New Albany, Ind.

Approved..... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$1,126 69

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$2,185 12	
5. Interest from Mortgages, $155; Bonds and Stocks, $.....; Other Sources, $.....	155 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		2,340 12
Sum of both amounts		$6,466 81

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	447	$27,597 00	.....	.....
Policies or Certificates written or increased during the calendar year	248	16,145 00	.....	.....
Total	695	$43,742 00	.....	.....
Deduct decreased or ceased to be in force during year	232	13,198 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	463	$30,544 00		
Losses and claims unpaid December 31 (beginning of year)	2	$109 00	.....	.....
Losses and claims incurred during the calendar year	5	132 50	.....	.....
Total	7	$241 50	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

INDIANA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Claude Matthews. Secretary, Charles Kahlo.

Incorporated February 23, 1897, under act for organization of life insurance companies.
Commenced business February 24, 1897.
Home office, Indianapolis, Ind., 10 East Market Street.

Approved March 9, 1883. Chapter 136.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		.....

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by application	.....	
2. First year's Assessments or Premiums: Expense, $..... .....; Mortuary, $ .....; Contingent, $ .....; for other purposes (specify purpose) $	$61,440 70	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$61,440 70	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized) Advanced by Directors	7,550 00	
Total income during the year		$68 994 70
Sum of both amounts		$68,994 70

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$2,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 and 4)	$2,000 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $33,558.11; subsequent years, $.....	33,558 11	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors (included in No. 5)	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	1,859 68	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	3,768 02	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $..... ; Municipal licenses, $.....; Tax on Franchise, $.....	173 95	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	434 00	
13.	Rent (including $.....for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $314.62; Advertising, $418.25; Printing, $1,731.32	2,464 09	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Interest and discount, $433.10; Actuarial service, $368.80; Postage and exchange, $287; Traveling expenses, $521.03; Miscellaneous, $282.36	1,892 29	
	Total Disbursements		$46,150 14
	Balance		$22,844 56
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	$5,000 00	
5.	Cash in office, $.....; deposited in banks, $561.79; deposited with Department of Missouri, $1,000	1,561 79	
6.	Agents debit balances, $12,198.96; bills receivable (secured), $4,083.81	16,282 77	
7.	Other Assets, viz.:	.....	
	Total	$22,844 56	
	DEDUCT LEDGER LIABILITIES.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$22,844 56

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

INDIANA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Claude Matthews. Secretary, Charles Kahlo.

Incorporated February 23, 1897, under act for organization of life insurance companies.
Commenced business February 24, 1897.
Home office, Indianapolis, Ind., 10 East Market Street.

Approved March 9, 1883. Chapter 136.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		.....

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by application	.....	
2. First year's Assessments or Premiums: Expense, $..... .....; Mortuary, $ .....; Contingent, $ .....; for other purposes (specify purpose) $	$61,440 70	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$61,440 70	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized) Advanced by Directors	7,550 00	
Total income during the year		$68 994 70
Sum of both amounts		$68,994 70

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$2,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 and 4)	$2,000 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $33,558.11; subsequent years, $.....	33,558 11	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors (included in No. 5)	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	1,859 68	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	3,768 02	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	173 95	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	434 00	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $314.62; Advertising, $418.25; Printing, $1,731.32	2,464 09	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Interest and discount, $433.10; Actuarial service, $368.80; Postage and exchange, $287; Traveling expenses, $521.03; Miscellaneous, $282.36	1,892 29	
	Total Disbursements		$46,150 14
	Balance		$22,844 56
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	$5,000 00	
5.	Cash in office, $.....; deposited in banks, $561.79; deposited with Department of Missouri, $1,000	1,561 79	
6.	Agents debit balances, $12,198.96; bills receivable (secured), $4,083.81	16,282 77	
7.	Other Assets, viz.:	.....	
	Total	$22,844 56	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$22,844 56

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

KNIGHTS AND LADIES OF HONOR.

Organized under the laws of the States of Kentucky, Missouri and Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, L. B. Lockard. Secretary, C. W. Harvey.

Incorporated April, 1878, under Chap. 767, Kentucky laws.
Commenced business September, 1877.
Home office, Lemcke Building, Indianapolis, Ind.

Approved March ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$25,037 06

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications, Relief Fund Certificate fees	$4,510 00	
2. First year's Assessments or premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Mortuary assessments, 1897	1,183,696 55	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $ ....; Reserve, $.....; for other purposes (specify purpose), per capita tax	39,158 50	
4. Medical examiners' fees paid by applicant. (See footnote.)	.....	
Total paid by members	1,227,355 05	
5. Interest from Banks, $797.90; Bonds and Stocks, $..... .....; Other Sources, $.....	797 90	
6. Rents (including $110.00, for Association's use of own buildings)	110 00	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Supplies sold, $1,209.32; attorney fees returned, $75.00; received from fines, $156.00; other items, $32.12	1,472 44	
Total income during the year		1,229,735 39
Sum of both amounts		$1,254,772 45

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Premium Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
The above being all on first year's business no separation has been made to the various funds except as provided in the conditions of the policy concerning first year's premiums.		
Total Special Funds		.....

*These bills receivable, which are in fact advances to agents, are secured by about $8,000 of good bankable notes, with their face, less ordinary discount.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	.....	.....	.....	.....
Policies or Certificates written or increased during the calendar year	1,188	$3,173,000 00	1,169	$3,107,000 00
Total	1,188	$3,173,000 00	1,169	$3,107,000 00
Deduct decreased or ceased to be in force during year	119	321,500 00	119	321,500 00
Total Policies or Certificates in force last December 31 (end of year)	1,069	$2,851,500 00	1,050	$2,785,500 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	2	$4,000 00	2	$4,000 00
Total	2	$4,000 00	2	$4,000 00
Losses and claims paid	1	2,000 00	1	2,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	1	*2,000 00	1	2,000 00
Premiums and Assessments collected during year	.....	$49,245 74	.....	$48,154 60

*One claim of $2,000 reported—since paid.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

KNIGHTS AND LADIES OF HONOR.

Organized under the laws of the States of Kentucky, Missouri and Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, L. B. Lockard. Secretary, C. W. Harvey.

Incorporated April, 1878, under Chap. 767, Kentucky laws.
Commenced business September, 1877.
Home office, Lemcke Building, Indianapolis, Ind.

Approved March ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$25,037 06

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications, Relief Fund Certificate fees	$4,510 00	
2. First year's Assessments or premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Mortuary assessments, 1897	1,183,686 55	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $ ....; Reserve, $.....; for other purposes (specify purpose), per capita tax	39,158 50	
4. Medical examiners' fees paid by applicant. (See footnote.)	.....	
Total paid by members	1,227,355 05	
5. Interest from Banks, $797.90; Bonds and Stocks, $.....; Other Sources, $.....	797 90	
6. Rents (including $110.00, for Association's use of own buildings)	110 00	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Supplies sold, $1,209.32; attorney fees returned, $75.00; received from fines, $156.00; other items, $32.12	1,472 44	
Total income during the year		1,229,735 39
Sum of both amounts		$1,254,772 45

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1191590 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$1191590 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of services in organizing lodges and to lodges for procuring new members, $.....; subsequent years, $.....	7,688 93	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	1,254 14	
8.	Salaries of officers, $7,500; other compensation of officers, mileage and per diem, $2,772.55	10,272 55	
9.	Salaries and other compensation of office employes and janitor	6,889 49	
10.	Medical Examiners' fees, whether paid direct by members or otherwise (See footnote)	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $183.00; Municipal licenses, $.....; Tax on Franchise, $.....	183 00	
12.	Taxes on Real Estate and Money, $165 90; Improvement of Real Estate, $204.35	370 25	
13.	Rent (including $2,035 for Association's use of own buildings) less sub-leases	2,035 00	
14.	Furniture, $.....; Legal expenses, $1571.11; Advertising and printing, $2,848.71	4,419 82	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, Express and Telegraph	1,331 49	
	Supreme Lodge Session, $6,468.22; Supplies, $1,122.75; Official Journal, $3,330; all other expenses, $1,118.74	12,009 71	
	Total Disbursements		$1,238,044 38
	Balance		$16,728 07
	(Total expenses, footings of items 5 to 16, $46,454.38.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, January 1, 1897, $6,503.00; incumbered, $.....	$6,503 00	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $.....; Cash balance in hands of Treasurer after deducting all amounts outstanding	6,035 81	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.: Value of furniture and supplies January 1, 1897	4,189 26	
	Total net assets as per balance page 1	$16,728 07	
	Add for Real Estate improvements made	204 35	$16,932 42
	DEDUCT LEDGER LIABILITIES.		
	Deduct for decrease in value of Furniture and Supplies, December 31, 1897	.....	365 49
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance December 31, 1897	.....	$16,566 93

KNIGHTS AND LADIES OF HONOR—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $56.65; accrued, $.....; on Bank Balances	$56 65	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value		
14.	Market value of Bonds (not including interest) and Stocks over book value		
	Balances due for Supplies from Grand Lodges	$608 19	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	141,000 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	72,200 00	$213,864 84
17.	Other items. Per Capita Tax due and unpaid		25,500 00
18.	Total Non-Ledger Assets		$249,364 84
	Gross Assets		265,931 77

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $2,318.48; Supplies, Printed Matter, Stationery, $1,505.29	$3,823 77	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		3,823 77
	Total Admitted Assets		$262,108 00

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $107,500.00 (Schedule XI)	$107,500 00	
4.	Losses on post mortem policies, not adjusted, $110,083.33; resisted, $7,000 (Schedule XI)	117,083 33	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued: Salaries, $163.64; Rents, $5.83		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.:		
12.	Total Liabilities		$224,583 33
	Balance to protect Contracts		$37,524 67

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted), see below	$222,577 15	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	39,530 85	
Total	$262,108 00	
Less unpaid death claims	224,583 33	
Total Special Funds		$57,524 67
Divided as follows:		
In process of adjustment, List 1	$13,583 33	
Proofs filed, but not approved, List 3	17,000 00	
Informally reputed; no proofs; List 4	79,500 00	
Resisted, List 5	7,000 00	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	70,927	$84,462,000 00	3,252	$3,588,500 00
Policies or Certificates written or increased during the calendar year	3,384	3,280,500 00	147	128,000 00
Total	74,311	$87,742,500 00	3,399	$3,716,500 00
Deduct decreased or ceased to be in force during year	7,874	8,972,000 00	461	474,500 00
Total Policies or Certificates in force last December 31 (end of year)	66,437	$78,770,500 00	2,938	$3,242,000 00
Losses and claims unpaid December 31 (beginning of year)	216	269,083 33	11	14,000 00
Losses and claims incurred during the calendar year	962	1,147,090 00	46	48,000 00
Total	1,178	$1,416,173 33	57	$62,000 00
Losses and claims paid, scaled down and compromised during the year	996	1,191,590 00	52	57,500 00
Losses and claims outstanding unpaid last December 31 (end of year)	182	224,583 33	5	4,500 00
Premiums and Assessments collected during year	.....	$1,183,686 55	.....	$19,172 55

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

LIFE ASSURANCE COMPANY OF AMERICA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, C. F. Binkley. Secretary, J. W. Powers.

Incorporated January 16, 1897, under acts of Indiana.
Commenced business January 16, 1897.
Home office, 932 and 933 Stevenson Building, Indianapolis, Ind.

Approved March 9, 1883. Chapter 136.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,593 50	
2. First year's Assessments or Premiums: Expense, $18,635.94; Mortuary, $2,917.59; Reserve, $3,589.42; for other purposes (specify purpose) $.....	25,142 95	
3. Subsequent years' Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Mortuary Liens	1,517 77	
4. Medical Examiners' fees paid by applicant	355 00	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $20.62	$20 62	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....; Unapplied Cash	166 52	
8. From all other sources, viz.: (profit and loss account must be itemized) Special deposit, $28.68; Donations, $25.00; Premium notes, $658.72.	1,012 40	
Total income during the year		$29,808 76
Sum of both amounts		$29,808 76

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$3,606 30	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $15.30	15 30	
	Total paid to members (items 1 to 4)	$3,621 60	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	9,621 85	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	1,811 76	
8.	Salaries of officers, $.....; Other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	2,895 20	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	392 85	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $87.90; Municipal licenses, $.....; Tax on Franchise, $.....	87 90	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	547 25	
14.	Furniture, $414.70; Legal expenses, $103.16; Advertising and printing, $1,529.45	2,047 31	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Miscellaneous expenses	1,565 27	
	Total Disbursements		$22,590 99
	Balance		$7,217 77
	(Total expenses, footings of items 5 to 16, $18,969.39.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $150.00; not first liens, $.....	$150 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $.....; and stocks, $.....	.....	
5.	Cash in office, $469.00; deposited in banks, Capital National Bank, $1,913.24; Marion Trust Co., $3,365.18	5,747 42	
	Personal loans	250 00	
6.	Agents' debit balance, $878.53; bills receivable, $658.72	1,537 25	
7.	Other assets, viz.: Live stock	50 00	
	Total	$7,734 67	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, outstanding checks**	516 90	
9.	**Total Net Ledger Assets, as per balance on page 1**	.....	$7,217 77

LIFE ASSURANCE COMPANY OF AMERICA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....		
11.	Interest due, $5.25; accrued, $37.42; on other Assets	42 67	$42 67		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....		
	Total Deferred Premiums $12,845 19; First Year Renewals $1,950 96				
	Total Unreported 2,044 81;				
	$14,890 00; $1,950 96				
	Deduct 30% in first year, 30% in Renewals 4,467 00; 58 53				
	$10,423 00; $1,892 43	$.....	$12,315 43		
13.	Market value of Real Estate over book value	.....	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....		
17.	Other items: Deferred Mortuary Premiums secured by liens on policies		$584,448 32		
	Furniture and fixtures, $414.70; stationery and printed matter, $700.00		1,114 70	$597.921 12	
18.	Total Non-Ledger Assets		.....		
	Gross Assets		.....	$605,138 89	

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $414.70; Supplies, Printed Matter, Stationery, $700.00	$1,114 70	
2.	Agents' debit balances not secured by bonds, $878.53; Bills Receivable, not secured, $658.72	1,537 25	
3.	Loans on Personal Security, $250.00	250 00	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total	.....	2,901 95
	Total Admitted Assets		$602,236 94

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $100.00; adjusted, not due, $..... (Schedule XI)	$100 00	
2.	Losses on stipulated premium policies, not adjusted, $1,840.00; resisted, $3,000.00 (Schedule XI)	4,840 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	509 73	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	131 41	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon (estimated)	650 00	
11.	All other Liabilities, viz.: Present value of policies, as fully paid up assurance, on basis of net single premiums 4% standard	581,994 70	
12.	Total Liabilities		$588,225 84
	Balance to protect Contracts		$14,011 10

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$4,268 19	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	5,652 76	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	4,090 15	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$14,011 10

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	.....	.....	.....	.....
Policies or Certificates written or increased during the calendar year	1,193	$1,422,782 75	1,193	$1,422,782 75
Total	1,193	$1,422,782 75	1,193	$1,422,782 75
Deduct decreased or ceased to be in force during year	208	224,865 72	208	224,865 72
Total Policies or Certificates in force last December 31 (end of year)	986	$1,197,917 03	986	$1,197,917 03
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	9	8,510 00	9	8,510 00
Total	9	$8,510 00	9	$8,510 00
Losses and claims paid, scaled down and compromised during the year	5	3,570 00	5	3,570 00
Losses and claims outstanding unpaid last December 31 (end of year)	4	4,940 00	4	4,940 00
Premiums and Assessments collected during year	.....	$25,142 95	.....	$25,142 95

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

LOYAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Edward D. Chipman. Secretary, George W. Rich.

Approved March 9, 1883. Chapter .....

Incorporated April 20, 1888, under Indiana insurance laws.
Commenced business February 1, 1889.
Home office, Goshen, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$6,048 48

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$219 00	
2. First year's Assessments or Premiums: First Month's Premiums, $34.05; Expense, 20%, $42.85; Mortuary, $171.39; Reserve, $.....; for other purposes (specify purpose) $.....	248 29	
3. Subsequent year's Assessments or Premiums: Expense, $1,375.00; Mortuary, $5,500 03; Reserve, $.....; for other purposes (specify purpose) $.....	6,875 03	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$9,342 32	
5. Interest from temporary Loans, $251.00; Bonds and Stocks, $.....; Other Sources (discounts on account advanced payments), $23.33	274 33	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	$7,616 65
Total income during the year		$13,665 13
Sum of both amounts		

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1,750 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$1,750 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....; membership fees	219 00	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	14 63	
7.	Salaries and allowances of Managers and Agents not paid by commissions	275 00	
8.	Salaries of Officers, $.....; other compensation of Officers, $.....	1,300 00	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise. (Have no account with members)	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $10.00; Municipal licenses, $.....; Tax on Franchise, $.....	10 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $.....for Association's use of own buildings) less sub-leases	75 00	
14.	Furniture, $.....; Legal expenses, $100.90; Advertising and printing, $17.60	118 50	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Fuel, $19.50; gas, $7.82; stationery, $52.45	79 77	
	Total Disbursements		$3,841 90
	Balance		$9,823 23
	(Total expenses, footings of items 5 to 16, $2,091.90.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....
5.	Cash in office, $2.27; deposited in banks, ($2,470.96 in City National of Goshen, and $7,150.00 with Metropolitan Loan and Savings Association, of Goshen, Ind.)	$9,623 23
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....
7.	Other assets, viz.: Safe, typewriter, furniture and fixtures	200 00
	Total	$9,823 23
	Deduct Ledger Liabilities.	
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....
9.	Total Net Ledger Assets, as per balance on page 1	.....

LOYAL LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items:		
18.	Total Non-Ledger Assets		
	Gross Assets		
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safe, $200.00; Supplies, Printed Matter, Stationery, $.....		$200 00
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		9,623 23
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, in process of adjustment, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.:.....		
12.	Total Liabilities		
	Balance to protect Contracts		$9,623 23

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds	.....	$9,623 23

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	470	$430,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	36	30,500 00	.....	.....
Total	506	$460,500 00	.....	.....
Deduct decreased or ceased to be in force during year	76	67,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	430	$393,500 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	2	1,750 00	.....	.....
Total	.....	.....	.....	.....
Losses and claims paid during the year	2	$1,750 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$7,342 32	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

THE LINCOLN AID UNION LIFE INSURANCE COMPANY.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, B. F. Crouse. Secretary, F. A. Welch.

Incorporated November 27, 1875.
Commenced Business August 1, 1895.
Home Office, Muncie, Indiana.

Approved March 9, 1883. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$41 67

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$211 75	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....: Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own building)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized.) Advanced by officers of Company	$884 58	
Total income during the year		1,096 33
Sum of both amounts		$1,138 00

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$850 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	$27 00	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $6,127; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise. Paid by applicant to doctor direct, except retainer paid by company	.....	
11.	Taxes on premiums, $34.50; Insurance Department fees and licenses, $10.25; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent, (including $204.00 for Association's use of own buildings), less sub-leases	204 00	
14.	Furniture, $.....; Legal expenses, ...; Advertising and printing, $57.00	57 00	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized)	.....	
	Total Disbursements		$1,138 00
	Balance		.....
	(Total expenses, footing of items 5 to 16, $288.00.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $.....	.....	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$41 75	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	.....	

THE LINCOLN AID UNION LIFE INSURANCE CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets		.....	
12.	Rents due, $.....; accrued, $.....; on property or lease		.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		.....	
17.	Other items, unpaid premiums			.....
18	Total Non-Ledger Assets			.....
	Gross Assets			

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total	.....	
	Total Admitted Assets		.....

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $.....;(Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		.....

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)		
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)		
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		
18. Capital Stock paid in		
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	102	$867,000 00	20	$14,600 00
Policies or Certificates written or increased during the calendar year				
Total	122			$881,600 00
Deduct decreased or ceased to be in force during year	114			
Total Policies or Certificates in force last December 31 (end of year)	8			
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year				
Total	2			
Losses and claims paid, scaled down and compromised during the year	2			
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year				

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

THE MODEL LIFE INSURANCE COMPANY, OF INDIANA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Jas. H. Beacham. Secretary, Robert S. McKee.

Incorporated May 24, 1897, under Act 520.
Commenced business May 24, 1897.
Home office, Northeast corner Pennsylvania and Market Streets, Indianapolis, Ind.

Approved March 9, 1897. Chapter 195.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $13,701.69; Mortuary, $2,417.94; Reserve, $.....; for other purposes (specify purpose) $.....	$16,119 63	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $25.00	$25 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Advanced by Officers of the Company	5,000 00	
Total income during the year		$21,144 63
Sum of both amounts		$21,144 63

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	$590 20	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$590 20	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $10,093.44; subsequent years, $.....	10,093 44	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	15 00	
7.	Salaries and allowances of Managers and Agents not paid by commissions	278 00	
8.	Salaries of Officers, $547.20; other compensation of Officers, $265	812 20	
9.	Salaries and other compensation of office employes	236 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	348 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $60.40; Municipal licenses, $.....; Tax on Franchise, $.....	60 40	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $160.00 for Association's use of own buildings) less sub-leases	160 00	
14.	Furniture, $175; legal expenses, $50; Advertising and printing, $609.85	834 85	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized)	.....	
	Total Disbursements	.....	$13,428 09
	Balance (Total expenses, footings of items 5 to 16, $12,837.89.)	.....	$7,716 54

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $596.50; deposited in banks, $978.85 (Capital National Bank)	$1,575 35	
	Cash in hands of Treasurer, $2,000; advanced by officers of company, $5,000	.....	
6.	Agents' debit balance, $784.40; Bills receivable, $1,870.30	9,654 70	
7.	Other Assets, viz.: Furniture, Supplies, Bills receivable and loans unsecured	1,646 79	
	Total	$12,876 84	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $160.30; Borrowed money, $5,000; all other $.....	5,160 30	
9.	Total Net Ledger Assets, as per balance on page —	.....	$7,716 54

THE MODEL LIFE INSURANCE COMPANY OF INDIANA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $21.00; accrued, $36.00; on other Assets	57 00	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	$57 00
18.	Total Non-Ledger Assets		.....	
	Gross Assets			$7,773 54

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $175.00; Supplies, Printed Matter, Stationery, $387.00	$562 00	
2.	Agents' debit balances not secured by bonds, $345.20; Bills receivable, not secured, $247.15	592 35	
3.	Loans on Personal Security, $492.44	492 44	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total	.....	1,646 79
	Total Admitted Assets	.....	$6,126 75

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		$6,126 75

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)		
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)		
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)		
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		
18. Capital Stock paid in		
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)				
Policies or Certificates written or increased during the calendar year				
Total			365	$708,000 00
Deduct decreased or ceased to be in force during year			38	70,000 00
Total Policies or Certificates in force last December 31 (end of year)			327	638,000 00
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year				
Total				
Losses and claims paid, scaled down and compromised during the year				
Losses and claims outstanding unpaid last December 31 (end of year)				
Premiums and Assessments collected during year				$16,119 63

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MERIDIAN LIFE AND TRUST COMPANY OF INDIANA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Howell C. Segur. Secretary, Chas. C. Peirce, Jr.

Approved March 9, 1883. Chapter .....

Incorporated January 27, 1897, under assessment laws.
Commenced business . . . . . 18 . . .
Home office, 1124 Stevenson Building, Indianapolis.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $2,915.54; Mortuary, $115.97; Reserve, $184.76; for other purposes (specify purpose), $1,650.00 Guarantee Mortuary Fund (by Directors)	$3,166 27	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$3,166 27	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		.....
Sum of both amounts		$3,166 27

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....		
3.	Advanced payments returned to rejected applicants		
4.	Paid members for Dividends, $.....; for Surrender Values, $80.00	$80 00	
	Total paid to members (items 1 to 4)		
5.	Commissions and Fees retained by or paid or allowed to Agents or Members on account of first year's fees, dues, assessments or premiums, $2,790.52; subsequent years, $.....	$2,790 52	
6	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	70 53	
7.	Salaries and allowances of managers and agents not paid by commissions		
8.	Salaries of officers, $150.00; other compensation of officers, $.....	150 00	
9.	Salaries and other compensation of office employes	346 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	253 29	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....; Office expenses, carpet, signs, ink, stationery, etc.		
12.	Taxes on Real Estate and Investments, $.....; Postage		
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	300 00	
14.	Furniture, $235.00; Legal expenses, $150.00; Advertising and printing, $839.52	1,224 52	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other items, viz.: (profit and loss account must be itemized)		
	Total Disbursements		$5,215 36
	Balance		$2,950 91
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; furniture in office		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....		
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $.....; and Stocks, $.....		
5.	Cash in office, $.....; deposited in banks, $.....	$161 76	
6.	Agents' debit balance, $739.15; Bills receivable, $2,050.00	2,789 15	
7.	Other Assets, viz.:		
	Total	$2,950 91	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$2,950 91

MERIDIAN LIFE AND TRUST COMPANY OF INDIANA.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$4,250 04	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items: Furniture and Fixtures, $235.00; Stationery, $650.00	$885 00	.....	
18.	Total Non-Ledger assets		.....	$5,135 04
	Gross Assets			$8,085 95

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $235.00; Supplies, Printed Matter, Stationery, $650.00		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		$885 00	$885 00
	Total Admitted Assets			$7,200 95

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $1,000.00 (Schedule XI)	$1,000 00	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments, paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$1,000 00
	Balance to protect Contracts		$6,200 95

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)		
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		
16. Guarantee Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	4,650 00	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		
18. Capital Stock paid in		
Total Special Funds		$4,650 00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)				
Policies or Certificates written or increased during the calendar year				
Total	339	$491,850 00	339	$491,850 00
Deduct decreased or ceased to be in force during year	174	342,750 00	174	342,750 00
Total Policies or Certificates in force last December 31 (end of year)	165	$149,100 00	165	$149,100 00
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	1			
Total				
Losses and claims paid, scaled down and compromised during the year				
Losses and claims outstanding unpaid last December 31 (end of year)	1	1,000 00		
Premiums and Assessments collected during year		$8,166 27		
This loss is caused by Company canceling a lot of undesirable risks.				

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

OLD WAYNE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President L. C. Stewart. Secretary, C. C. Gilmore.

Approved..... Chapter .....

Incorporated May 4, 1883, under assessment.
Commenced business May, 1883.
Home office, Cor. Meridian and Pearl Streets, Indianapolis, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896 (cash from 1896)		$2,822 62

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $685.96; Mortuary, $16,447.20; Reserve, $.....; for other purposes (specify purpose) $	$17,133 16	
3. Subsequent year's Assessments or Premiums: Expenses, $13,504.08; Mortuary, $59,872.94: Reserve, $.....; for other purposes (specify purpose) $.....	73,377 02	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$90,510 18	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		90,510 18
Sum of both amounts		$93,322 80

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$74,873 04	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $142.10; subsequent years, $743.24	$883 34	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	784 28	
7.	Salaries and allowances of managers and agents not paid by commissions	1,524 00	
8.	Salaries of officers, $2,500; other compensation of officers, $600	3,100 00	
9.	Salaries and other compensation of office employes	2,220 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	800 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $10.00; Municipal licenses, $.....; Tax on Franchise, $84.73	94 73	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $815.00 for Association's use of own buildings) less sub-leases	815 00	
14.	Furniture, $380.00; Legal expenses, $.....; Advertising and printing, $1,896.00	2,276 00	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $1,406.00; Sundries, $284.69	1,690 69	
	Total Disbursements		$89,063 08
	Balance		$4,269 72
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31, 1897.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks (Capital National)	$4,269 72	
6.	Agents' debit balance, ...; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page 1	$4,629 72	

OLD WAYNE MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$2,608 00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, *per item 4 of* Liabilities	26,500 00	$29 108 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$33,377 72
	Gross Assets			

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $18,482.00 (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....: Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	$18,482 00	
11.	All other Liabilities, viz.:	14,895 72	
12.	Total Liabilities		
	Balance to protect Contracts		.....

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$ .....
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18.	Capital Stock paid in	.....
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,391	$3,480,000 00		
Policies or Certificates written or increased during the calendar year	5,690	9,884,000 00		
Total	8,081	$13,364,000 00		
Deduct decreased or ceased to be in force during year	947	1,982,000 00		
Total Policies or Certificates in force last December 31 (end of year)	7,134	$11,382,000 00		
Losses and claims unpaid December 31 (beginning of year)	15	$3,526 00		
Losses and claims incurred during the calendar year	291	.....		
Total	306	.....		
Losses and claims paid, scaled down and compromised during the year	253	$74,873 04		
Losses and claims outstanding unpaid last December 31 (end of year)	53	18,483 00		
Premiums and Assessments collected during year	.....	$90,510 18		

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

QUAKER MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, James K. Gore. Secretary, F. G. Stahr.

Incorporated September 19, 1894, under acts 1883.
Commenced business May 1, 1894.
Home office, Elkhart, Ind., 1204 W. Franklin St.

Approved Feb. 9, 1883. Chapter, page 203.
Capital authorized . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$486 62

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by application	.....	
2. First year's Assessments or Premiums: Expense, $..... .....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $38.52; Mortuary, $154.08; Reserve, $.....; for other purposes (specify purpose) $.....	$192 60	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$192 60	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized)	.....	
Total income during the year		192 60
Sum of both amounts		$689 22

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$104 84	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	.....	
4.	Paid members for Dividend, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$104 84	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $10.00; Municipal licenses, $.....; Tax on Franchise, $.....	10 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $30.00 for Association's use of own buildings), less sub-leases	.....	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $67.25	67 25	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage and P. O. box, $3.50; Gas, $5.10; Coal, $1.85	10 45	
	Total Disbursements		$222 54
	Balance		$466 68
	(Total expenses, footing of items 5 to 16, $117.70.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $88.90; deposited in banks, $377.78 (Indiana National Bank, Elkhart, Ind.)	$466 68	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$466 68	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page 1		$466 68

QUAKER MUTUAL LIFE INSURANCE CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items: Furniture and supplies		$125 00	$125 00
18.	Total Non Ledger Assets			$591 68
	Gross Assets			

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $25.00; Supplies, Printed Matter, Stationery, $100.00	125 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	125 00
6.	Total	.....	$466 68
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $17.76 (Schedule XI)	$17 76	
5.	Present value future payments on installment policy claims (face..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$17 76
	Balance to Protect Contracts		$448 92

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$448 92	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	30	$500 00	21	$270 00
Policies or Certificates written or increased during the calendar year	.....	.....	.....	.....
Total	30	$500 00	21	$270 00
Deduct decreased or ceased to be in force during year	18	280 00	15	180 00
Total Policies or Certificates in force last December 31 (end of year)	12	$220 00	6	$90 00
Losses and claims unpaid December 31 (beginning of year)	1	$22 72	1	$22 72
Losses and claims incurred during the calendar year	2	29 88	.....	15 15
Total	3	$52 60	.....	$37 87
Losses and claims paid, scaled down and compromised during the year	2	104 84	.....	104 84
Losses and claims outstanding unpaid last December 31 (end of year)	1	17 76	.....	.....
Premiums and Assessments collected during year	.....	$192 60	.....	$57 60

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

RESERVE LOAN LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Chalmers Brown. Secretary, Wm. K. Bellis.

Incorporated March 2, 1897, under assessment life laws.
Commenced business March, 1897.
Home office, 25 to 32 Ingalls Block, Indianapolis, Ind.

Approved ....., 18.... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $1,240.98; Mortuary and Reserve, $7,369.53; for other purposes (specify purpose) $	.....	
3. Subsequent years' Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$8,610 51	
5. Interest from Mortgages, $.....; Bonds and Stocks, $ .....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$8,610 51
Sum of both amounts		$8,610 51

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....		
3.	Advanced Payments returned to rejected applicants		
4.	Paid members for dividends, $.....; for Surrender Values, $.....		
	Total paid to members (items 1 to 4)		
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	$676 50	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	22 96	
7.	Salaries and allowances of Managers and Agents not paid by commissions		
8.	Salaries of Officers, $.....; other compensation of Officers, $.....		
9.	Salaries and other compensation of office employes		
10.	Medical Examiners' fees, whether paid direct by members or otherwise	83 00	
11.	Taxes on premiums, $.....; Secretary of State and Insurance Department fees and licenses, $37.00; Municipal licenses, $.....; Tax on Franchise, $.....	37 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....		
13.	Rent (including $.....for Association's use of own buildings) less sub-leases		
14.	Furniture, $110.00; Legal expenses, $.....; Advertising and printing, $89.40	199 40	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $222.12	222 12	
	Total Disbursements		$1,240 98
	Balance		$7,369 53
	(Total expenses, footings of items 5 to 16, $1,240.98.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....		
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $.....; and Stocks, $.....		
5.	Cash in office, $69.82; deposited in banks, $2,105.42; $5,194.29, Depository	$7,369 53	
6.	Agents' debit balance, $.....; Bills receivable, $.....		
7.	Other assets, viz.:		
	Total	$7,369 53	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....**		
9.	**Total Net Ledger Assets, as per balance on page —**		$7,369 53

RESERVE LOAN LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	
17.	Other items: Furniture, Fixtures and Supplies	$150 00	
18.	Total Non-Ledger Assets		$150 00
	Gross Assets		$8,519 53

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $	150 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $	.....	
3.	Loans on Personal Security, $	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		150 00
	Total Admitted Assets		$7,369 53

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		$7,369 53

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$6,153 53	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,216 00	
18. Capital Stock paid in	.....	
Total Special Funds		$7,369 53

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	.....	.....	.....	.....
Policies or Certificates written or increased during the calendar year	249	$316,500 00	.....	.....
Total	249	$316,500 00	.....	.....
Deduct decreased or ceased to be in force during year	18	22,500 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	231	$294,000 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	.....	.....	.....	.....
Total	.....	.....	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

RAILWAY OFFICIALS' AND EMPLOYES' ACCIDENT ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Chalmers Brown. Secretary, Wm. K. Bellis.

Incorporated June 14, 1889, under Indiana laws.
Commenced business June, 1889.
Home office, 25 to 32 Ingalls Block, Indianapolis, Ind.

Approved March ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, Increase, $204,705.19—$11,000.00=$193,705.19+$1,381.47		$202,086 66

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or premiums: Expense, $123,899.22; Mortuary, $ .....; Reserve, $.....; for other purposes (specify purpose) $122,483.61	$246,382 83	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $ .....; Reserve, $.....; for other purposes (specity purpose)	.....	
4. Medical examiners' fees paid by applicant	.....	
Total paid by members	$246,382 83	
5. Interest from Mortgages $.....; Bonds and Stocks, $.....; Other Sources, $276 96	276 96	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)		
Total income during the year	.....	$246.659 79
Sum of both amounts		$448,746 45

DISBURSEMENTS DURING YEAR.

1.	Claims paid: Death and Loss of Limb, $36,075.00; Indemnity, $79,687.62	$115,762 62	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$115,762 62	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	61,224 83	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	8,249 48	
7.	Salaries and allowances of managers and agents not paid by commissions	1,200 00	
8.	Salaries and other compensation of officers $6,398.40	18,125 15	
9.	Salaries and other compensation of office employes 11,726.75		
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,661 50	
11.	Taxes and Insurance Department fees and licenses, $2,402.80; Municipal licenses, $.....; Tax on Franchise, $.....	2,402 80	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent	1,943 34	
14.	Furniture, $104.60; Legal expenses, $2,688.18; Advertising and printing, $4,408.84	7,201 62	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, $2,108.90; Traveling, $5,091.44; Expense, $4,849.79	12,050 13	
	Total Disbursements		$229,821 47
	Balance		$218,924 98
	(Total expenses, footings of items 5 to 16, $114,058.85.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $..... incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $12,445.57; deposited in banks, $20,181.77 (Fletcher's Bank, $14,181.77; Certificate of Deposit, $5,000.00; Missouri Insurance Department, $1,000.00)	$32,627 34	
	Cash collected and in hands of Railway Auditors awaiting transmission $19,025.70	18,074 42	
	Less cost of collecting same 951.28		
6.	Agents' debit balance, $1,217.56; bills receivable, $.....	1,217 56	
7.	Other assets, viz: Accepted Cash Orders on Railway Paymasters and others	163,505 66	
	Furniture, Fixtures and Supplies	3,500 00	
	Total	$218,924 98	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page—		$218,924 98

RAILWAY OFFICIALS' AND EMPLOYES' ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Bank Balances ..... $.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value ..... $.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force, none; cash collected being in hands of Railway Auditors is already ours; therefore neither due nor unpaid	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities, $.....; we do not claim any assets contingent upon future specific benefit assessments to be made on this account, as it would make an item of fictitious increase of $5,000 in contingent assets	.....	
17.	Other items	.....	
18.	Total Non-Ledger Assets	.....	
	Gross Assets		$218,924 98
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$3,500 00	
2.	Agents' debit balances not secured by bonds, $1,217.56; Bills Receivable, not secured, $.....	1,217 56	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account, none, as same is included in Liabilities against assets, Sec. VI, 4	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		4,717 56
	Total Admitted Assets		$214,207 42

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $5,850.00 (Schedule XI)	$5,850 00	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $8,000 (Schedule XI)	8,000 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$13,850 00
	Balance to protect Contracts		$200,357 42

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted). No mortuary accident business	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$100,178 71	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)		
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	100,178 71	
18. Capital Stock paid in	.....	
Total Special Funds		$200,357 42

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	15,014	$19,162,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	17,432	21,442,800 00	.....	.....
Total	32,446	$40,604,800 00	.....	.....
Deduct decreased or ceased to be in force during year	16 757	21,306,300 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	15,689	$19,298,500 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	7	11,000 00	.....	.....
Losses and claims incurred during the calendar year	2.271	118,612 62	.....	.....
Total	2,278	$129,612 62	.....	.....
Losses and claims paid, scaled down and compromised during the year	2,269	115,762 62	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	9	13,850 00	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SUPREME COUNCIL OF THE ORDER OF CHOSEN FRIENDS,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, H. H. Morse, 10 Wall St., New York City. Secretary, T. B. Linn, Indianapolis.

Incorporated May 28, 1879, under Sec. 3502, Laws of 1867.
Commenced business May 28, 1879.
Home office, 53 to 61 Commercial Club Building, Indianapolis, Ind.

Approved February 20, 1867. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$30,536 78

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications, Certificate fees	$1,065 20	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), Dues members at large	605 40	
3. Subsequent year's Assessments or Premiums: Expense, $35,044.67; Mortuary, $864,163.22; Reserve, $.....; for other purposes (specify purpose), $.....	929,207 89	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$930,898 49	
5. Interest on Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $531.45	531 45	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized), supplies, $828.99; fines, $174.70; expense repaid, $10.92	1.014 61	
Total income during the year		$932,444 55
Sum of both amounts		$962,981 33

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$731,795 75	
2.	Endowments, $.....; Old Age benefits, $78,497.00; Disability benefits, $38,175.00	116,672 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$848,467 75	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $ .....; subsequent years, $	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $8,700.00; other compensation of officers, $	8,700 00	
9.	Salaries and other compensation of office employes	11,575 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	5,767 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $74.00; Municipal licenses, $.....; Tax on Franchise, $	74 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent (including $3,000.00 for Association's use of own buildings) less sub-leases	3,000 00	
14.	Furniture, $103.00; Legal expenses, 1,619.61; Advertising and printing, $7,301.04	9,023 65	
15.	Losses on disposal of Real Estate, $ .....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Propagation and Supervision, $18,463.37; Supreme Council Session, $7,418.30; investigating claims, $2,575.60; committees, $1,512.90; current expense, $4,708.21; supplies, $231.00	34,910 83	
	Total Disbursements		$921,518 73
	Balance		$41,462 60

(Total expenses, footings of items 5 to 16, $73,050.98).

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	$9,700 00	
5.	Cash in office, $76.02; deposited in banks, $27,367.14; Essex County National, Newark, N. J., $17,816.79; National Park, New York City, $1,964.30; Anglo-Californian, San Francisco, Cal., $1,167.90; Fidelity Title and Deposit Co., Newark, N. J., $6,155.19; Columbia National, Washington, D. C., $97.01; Merchants' National, city, $165.95	27,443 16	
6.	Agents debit balances, $.....; bills receivable, $	.....	
7.	Other Assets, viz.: Supplies, $1,884.64; Office furniture, $1,931.50; Councils, $503.30	4,319 44	
	Total	$41,462 60	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $	.....	
9.	Total Net Ledger Assets, as per balance on page —		$41,462 60

SUPREME COUNCIL OF THE ORDER OF CHOSEN FRIENDS.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	$238 82	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$ 94,759 15	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	117,111 50	$211,870 65	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$212,109 47
	Gross Assets			$253,572 07

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $1,931.50; Supplies, Printed Matter, Stationery, $2,387.94	$4,319 44	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		4,319 44
	Total Admitted Assets		$249,252 63

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $16,232.00 (Schedule XI)	$46,232 00	
4.	Losses on post mortem policies, not adjusted, $117,111.50; resisted, $..... (Schedule XI)	117,111 50	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		63,343 50
	Balance to protect Contracts		$85,909 13

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ——— Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	26,133	$39,947,500 00	1,436	$2,081,500 00
Policies or Certificates written or increased during the calendar year	2,940	2,473,000 00	66	57,000 00
Total	29,073	$42,420,500 00	1,502	$2,138,500 00
Deduct decreased or ceased to be in force during year	4,640	5,515,500 00	203	220,500 00
Total Policies or Certificates in force last December 31 (end of year)	24,433	$36,905,500 00	1,299	$1,918,000 00
Losses and claims unpaid December 31 (beginning of year)	*17 99	$197,783 50	*2 5	$11,500 00
Losses and claims incurred during the calendar year	*141 423	814,027 75	*18 22	54,850 90
Total	*158 522	$1,011,811 25	*20 27	$66,350 90
Losses and claims paid, scaled down and compromised during the year	*139 442	848,467 75	*20 25	62,350 90
Losses and claims outstanding unpaid last December 31 (end of year)	*19 80	163,343 50	2	4,000 00
Premiums and Assessments collected during year	16	$864,163 22	16	$44,862 40

* Discount.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

THE STATE LIFE INSURANCE COMPANY,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Andrew M. Sweeney. Secretary, Wilbur S. Wynn.

Reincorporated March 18, 1897, under House Bill 520.
Commenced business September 24, 1894.
Home office, 511-524 Lemcke Building, Indianapolis, Ind.

Approved March 9, 1897. Chapter
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Gross Assets December 31, 1896	$97,862 77	
Deduct Non-Ledger Items: Accrued Interest, $157.38; Premiums in Process, $6,606.81; Bills receivable, $7,486.03; Agents' accounts, $33,580.13	47,830 85	
Amount of Net Ledger Assets December 31, 1896		$50,032 42

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $81,410.04; Mortuary, $ .....; Reserve, $24,011.99; for other purposes (specify purpose) $.....	$105,422 03	
3. Subsequent year's Assessments or Premiums: Expense, $26,301.27; Mortuary, $.....; Reserve, $71,165.42; for other purposes (specify purpose) $.....	97,466 69	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$202,888 72	
5. Interest from Mortgages, $707.50; Bonds and Stocks, $.....; Other sources, $1,386.56	$2,094 06	
6. Rents (including $ ..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		204.982 78
Sum of both amounts		$255,015 20

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$20,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $20,589.20; for Surrender Values, $.....	20,589 20	
	Total paid to members (items 1 to 4)	$40,589 20	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $63,929.85; subsequent years, $692 87	64,622 72	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	2,230 85	
8.	Salaries of Officers, $15,229.28; other compensation of Officers, $.....	15,229 28	
9.	Salaries and other compensation of office employes	6,608 15	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	5,870 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $703.70; Municipal licenses, $82.50; Tax on Franchise, $.....	786 20	
12.	Taxes on Real Estate and Investments, $434.28; Expenses and repairs on Real Estate, $.....	434 28	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,750 50	
14.	Furniture, $755.51; legal expenses, $1,216.94; Advertising and printing, $2,620.01	4,592 46	
15.	Losses on disposal of Real Estate, $.....; of Securities, $7.76	7 76	
16.	All other items, viz.: (profit and loss account must be itemized) Stationery	346 52	
	Directors' salaries, $650.00; Traveling expenses, $2,266.22	2,916 22	
	Miscellaneous expenses	1,946 78	
	Total Disbursements	.....	$147,931 42
	Balance	.....	$107,083 78
	(Total expenses, footings of items 5 to 16, $107,342.22.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $65,300; not first liens, $.....	$65,300 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $1,536.82; deposited in banks, $24,746 08; Capital National Bank, $6,510.53; Marion Trust Company, $18,235.55	26,282 90	
6.	Agents' debit balance, $1,131.49; Bills receivable, $5,119.39	6,250 00	
7.	Other Assets, viz.: Certificate of Deposit (Marion Trust Co.)	8,250 00	
	Cash deposit with State of Missouri	1,000 00	
	Total	$107,083 78	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other $.....		
9.	Total Net Ledger Assets, as per balance on page —	.....	$107,083 78

THE STATE LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $797 45 ; on Mortgages	$797 45			
11.	Interest due, $.....; accrued, $.....; on other Assets	.....			
12.	Rents due, $.....; accrued, $.....; on property or lease	.....			
				$797 45	
	Gross deferred and unreported premiums . . . new,	$68,582 25	Renewal, $22,350 76		
	Deduct 60 per cent. in "new" and 30 per cent. in "renewal"	41.149 35	670 52		
	Net	$27,432 90	$21,680 24		
	Deduct unapplied cash		2,367 55		
				$46.745 59	
13.	Market value of Real Estate over book value	$.....			
14.	Market value of Bonds (not including interest) and Stocks over book value	.....			
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....			
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....			
17.	Other items: Renewal premium notes secured by liens on policies in force			$2,515 40	
18	Total Non-Ledger Assets				$50,058 44
	Gross Assets				$157,142 22

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $1,131 49; Bills Receivable, not secured, $5,119 39	$6,250 78	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		6.250 88
	Total Admitted Assets		$150,891 34

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$742 82	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.: Present value of all outstanding policies computed by combined experience; 4 per cent. in ten and twenty year term policies, and by American experience; 4 per cent. on all others (company's standard)	87.533 14	
12.	Total Liabilities		$742 82
	Balance to protect Contracts		$150,148 52

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$87,533 14	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	.....
16. General Surplus Fund (less amount thereof included in Liabilities and in Assets not admitted)	62,246 29	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	369 09	.....
18. Capital Stock paid in	.....	.....
Total Special Funds	.....	$150,148 52

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,817	$7,859,500 00	1,241	$5,163,000 00
Policies or Certificates written or increased during the calendar year	1,576	7,061,000 00	542	2,021,500 00
Total	3,393	$14,920,500 00	1,783	$7,184,500 00
Deduct decreased or ceased to be in force during year	748	3,035,000 00	291	933,500 00
Total Policies or Certificates in force last December 31 (end of year)	2,645	$11,885,500 00	1,492	.....
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	4	$20,000 00	2	$10,000 00
Total	4	$20,000 00	2	$10,000 00
Losses and claims paid, scaled down and compromised during the year	4	20,000 00	2	10,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$202,888 72	.....	$129,848 78

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SUPREME TRIBE BEN HUR,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

Supreme Chief, D. W. Gerard. Supreme Scribe, F. L. Snyder.

Incorporated January 16, 1894. Under law May 13, 1852.
Commenced business March 1, 1894.
Home office, Crawfordsville, Ind.

Approved..... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$40,946 43

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,833 00	
2. First year's Assessments or Premiums: Expense, $6,096.40; Mortuary, $103,646.45; Reserve, $12,193.65; for other purposes (specify purpose) $.....	121,936 50	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $..... ; for other purposes (specify purpose), per capita tax	17,866 60	
4. Medical Examiners' fees paid by applicant	880 50	
Total paid by members	$142,516 60	
5. Interest from Mortgages, $1,625.50; Bonds and Stocks, $.....; Other Sources, $.....	1,625 50	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz. (profit and loss account must be itemized): Supplies	974 61	
Total income during the year		145,116 71
Sum of both amounts		$186,063 14

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$74,700 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$74,700 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $6.180; other compensation of officers, $.....	6,180 00	
9.	Salaries and other compensation of office employes	2,782 25	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent, (including $510.00 for Association's use of own buildings), less sub-leases	510 00	
14.	Furniture, $195.15; Legal expenses, $25.00; Advertising and printing, $1,966.53	2,186 68	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....; Postage, $753.11	753 11	
16.	All other items, viz. (profit and loss account must be itemized): Organization, per cent., $7,121.45; Expense, $1,799.56; Mileage and Per Diem, $83.45; Supply, per cent., $1,450.30; Official Publication ("Chariot"), $1,381.46; Bills Payable, $2,300.00.....	14,136 22	
	Total Disbursements		$101,248 26
	Balance		84,814 88
	(Total expenses, footing of items 5 to 16, $26,548.26.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	$7,641 78	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	5,500 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	5,200 00	
4.	Book Value of Bonds, $19,649.50; and Stocks, $.....	19,649 50	
5.	Cash in office, $.....; deposited in banks, $46,823.60 (Elston Bank, Crawfordsville, $31,823.60; Ladoga Bank, Ladoga, Ind., $4.000 00; First National Bank, $10.000.00; Wingate Bank, Ladoga, Ind., $1,000.00)	46,823 60	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$84,814 88	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	.....	$84,814 88

SUPREME TRIBE BEN HUR—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on mortgages		
11.	Interest due, $.....; accrued, $.....; on other assets		
12.	Rents due, $.....; accrued, $.....; on property or lease (Furniture and Fixtures)	$1,567 76	
13.	Market value of Real Estate over book value		
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items		
18.	Total Non-Ledger Assets		1,567 76
	Gross Assets		$86,382 64
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$1,567 76	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		1,567 76
	Total Admitted Assets		$84,814 88

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $ ..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.:		
12.	Total Liabilities		
	Balance to protect Contracts		

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	8,801	$15,193,950	3,863	$6,601,300
Policies or Certificates written or increased during the calendar year	6,527	8,775,250	1,785	2,488,500
Total	15,328	$23,969,200	5,648	$9,089,800
Deduct decreased or ceased to be in force during year	1,633	2,598,350	476	778,050
Total Policies or Certificates in force last December 31 (end of year)	13,695	$21,370,850	5,172	$8,311,750
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	46	$77,250	22	$37,100
Total	.....	.....	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	22	$35,300
Losses and claims outstanding unpaid last December 31 (end of year)	46	$74,700	.....	.....
Premiums and Assessments collected during year	12	$121,936 50	12	Not kept separate.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

STANDARD LIFE ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Wm. H. Anderson. Secretary, J. L. Kinyon.

Approved ..... Chapter .....

Incorporated August, 1894, under act of 1883.
Commenced business October, 1894.
Home office, 506 Laurel St., Elkhart, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$684 65

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$780 00	
2. First year's Assessments or Premiums: Expense, $284.82; Mortuary, $642.63; Reserve, $42.84; for other purposes (specify purpose), $50	970 29	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	40 00	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$1,790 29	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Interest on bank deposits	31 60	
Total income during the year		1,821 89
Sum of both amounts		$2,506 54

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$400 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $22.50	22 50	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$422 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, membership fees, $780.00; subsequent years, $.....	780 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	20 00	
7.	Salaries and allowances of managers and agents not paid by commissions, traveling expenses of Secretary	189 82	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	40 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $10.00; Municipal licenses, $.....; Tax on Franchise, $.....	10 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $15.00	15 00	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, exchange and office supplies	50 00	
	Total Disbursements		$1,527 32
	Balance		$979 22
	(Total expenses, footings of items 5 to 16, $1,104.82.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $979,22 (all in Indiana National Bank, Elkhart, Ind.)	979 22	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$979 22	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $18.04; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	$979 22	

STANDARD LIFE ASSOCIATION.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $ .....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, ...; on other Assets		.....	
12.	Rents due, $..... .....; accrued, $..... .....; on property or lease		.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$140 48	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$180 48	
17.	Other items: Notes for reinstatements, $40.00		.....	
18.	Total Non-Ledger Assets		.....	
	Gross Assets			$1,159 70
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		$135 48	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets		.....	$1,024 22

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	$45 00
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....
9.	Premiums or Assessments paid before due	.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other liabilities, viz.:	.....
12.	Total Liabilities	$45 00
	Balance to protect Contracts	$979 22

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$79 10	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	900 12	
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$979 22

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	60	$57,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	77	82,000 00	.....	.....
Total	137	$139,000 00	.....	.....
Deduct decreased or ceased to be in force during year	27	32,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	110	$107,000 00		
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	3	$467 50	.....	.....
Total	3	$467 50	.....	.....
Losses and claims paid, scaled down and compromised during the year	2	422 50	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	1	45 00	.....	.....
Premiums and Assessments collected during year	.....	$970 29	.....	.....

When no losses occur all monthly mortuary collections are placed in the emergency fund, and can be used for payment of loss claims as needed.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

THE UNION LIFE INSURANCE COMPANY OF INDIANA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, N. R. Ruckle. Secretary, J. S. Anderson.

Approved ....., 18.... Chapter .....

Incorporated September 21, 1887, under assessment laws.
Commenced Business September 21, 1887.
Home Office, 1021 and 1022 Stevenson Building, Indianapolis, Ind.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$30,468 66

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $1,577.78; Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $	$1,557 78	
3. Subsequent year's Assessments or Premiums: Expense, $4,746.98; Mortuary, $19,175.59; Reserve, $344.84; for other purposes (specify purpose) $	24,267 41	
4. Medical Examiners' fees paid by applicant	663 00	
Total paid by members	$26,488 19	
5. Interest from Mortgages, $1,426.80; Bonds and Stocks, $.....; Other Sources, $.....	1,426 80	
6. Rents (including $.....for Association's use of own building)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized.)	.....	
Total income during the year		27,914 99
Sum of both amounts		$58,383 65

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$14,250 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	125 00	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$14,375 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $2,656.34; subsequent years, $.....	2,656 34	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	1,239 20	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of officers, $.....; Other compensation of officers, $.....	3,075 08	
9.	Salaries and other compensation of office employes	1,036 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	663 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $158.90; Municipal licenses, $.....; Tax on Franchise, $.....	158 90	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	260 00	
14.	Furniture, $51.00; Legal expenses, $227.05; Advertising and printing and postage, $776.16	1,064 21	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Minor incidental expenses	176 90	
	Total Disbursements		$24,705 13
	Balance		$33,678 52
	(Total expenses, footings of items 5 to 16, $10,330.13.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $20,850.00; not first liens, $.....	$20,850 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $.....; and stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, Fletcher's Bank, Indianapolis, $10,727.52	10,727 52	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.: Certificates of deposit, St. Louis National Bank	1,000 00	
	Balance Receiver's certificate, Indianapolis National Bank	1,101 00	
	Total	$33,678 52	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	.....	$33,678 52

UNION LIFE INSURANCE COMPANY OF INDIANA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....
11.	Interest due, $.....; accrued, $.....; on other Assets		.....
12.	Rents due, $.....; accrued, $.....; on property or lease		.....
13.	Market value of Real Estate over book value	$.....	.....
14.	Market value of Bonds (not including interest) and Stocks over book value		.....
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		.....
17.	Other items		.....
18.	Total Non-Ledger Assets		.....
	Gross Assets		$33,678 52

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....
3.	Loans on Personal Security, $.....		.....
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....
	Estimated depreciation, Receiver's Certificate	$1,000 00	
6.	Total		1,000 00
	Total Admitted Assets		$32,678 52

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $1,000 (Schedule XI)	$1,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)		.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		.....
9.	Premiums or Assessments paid before due		.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	459 41	
11.	All other liabilities, viz.:		.....
12.	Total Liabilities		$1,459 41
	Balance to protect Contracts		$31,219 11

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$30,759 70	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	459 41	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds	.....	$31,219 11

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,052	$1,413,000 00	1,010	$1,349,000 00
Policies or Certificates written or increased during the calendar year	331	527,000 00	267	401,000 00
Total	1,383	$1,940,000 00	1,277	$1,750,000 00
Deduct decreased or ceased to be in force during year	137	179,000 00	126	159,000 00
Total Policies or Certificates in force last December 31 (end of year)	1,246	$1,761,000 00	1,151	$1,591,000 00
Losses and claims unpaid December 31 (beginning of year)	1	1,000 00	1	1,000 00
Losses and claims incurred during the calendar year	10	14,000 00	9	12,000 00
Total	11	$15,000 00	10	$13,000 00
Losses and claims paid, scaled down and compromised during the year	11	14,250 00	10	12,250 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

WESTERN LIFE INSURANCE CO. OF INDIANA,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, David M. Perry. Secretary, W. A. Rhodes.

Incorporated June 4, 1897, under act of March 9, 1897.
Commenced business June 7, 1897.
Home office, 729 and 730 Lemcke Building, Indianapolis.

Approved ..... Chapter .....
Capital authorized, Mutual.
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $3,930.30; Mortuary, $2,750.39; Reserve, $1,179.96; for other purposes (specify purpose), $.....	$7,860 65	
3. Subsequent year's Assessments or Premiums: Expense, $..... .....; Mortuary, $.....; Reserve, $..... .....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$7,860 65	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	1,634 87	
Total income during the year		$9,495 52
Sum of both amounts		

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$3,312 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$3,312 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	2,196 69	
8.	Salaries of officers, $2,053.80; other compensation of officers, $.....	2,053 80	
9.	Salaries and other compensation of office employes	386 60	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	127 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $	.....	
12.	Taxes on Real Estate and Investments, $ .....; Expenses and repairs on real estate	.....	
13.	Rent (including $190.00 for Association's use of own buildings), less sub-leases	190 00	
14.	Furniture, $26.00; Legal expenses, ...; Advertising and printing, $252.24	278 24	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Incidental office expenses	109 92	
	Total Disbursements		$3,655 25
	Balance		$840 27
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $33.40; deposited in banks, $806.87; Fletcher's Bank, Indianapolis, Ind., $396.55; Fowler National Bank, Lafayette, Ind., $110.32	$840 27	
6.	Agents' debit balance, $331.40; Bills receivable, $.....	331 40	
7.	Other Assets, viz.: Office furniture and stationery	127 29	
	Total	$1,298 96	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		

WESTERN LIFE INSURANCE COMPANY OF INDIANA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items			
18.	Total Non-Ledger Assets			$1,298 96
	Gross Assets			$1,298 96

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $26.00; Supplies, Printed Matter, Stationery, $101.29	$127 29	
2.	Agents' debit balances not secured by bonds, $331.40; Bills Receivable, not secured, $.....	331 40	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$458 69
	Total Admitted Assets		$840 27

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....: Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		
	Balance to protect Contracts		.....

ASSESSMENT, LIFE AND ACCIDENT COMPANIES

OF

OTHER STATES.

ASSESSMENT, LIFE AND ACCIDENT COMPANIES

OF

OTHER STATES.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Frank Delano. Secretary, George E. Godward.

Incorporated 1889.
Commenced business.....189.....
Home office, 253 Broadway, New York City.

Approved ....., 18.... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$10,864 22

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $16,695.01; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$16,695 01	
3. Subsequent years' Assessments or Premiums: Expense, $16,259.41; Mortuary, $77,926.72; Reserve, $.....; for other purposes (specify purpose) $.....	94,186 13	
4. Medical Examiners' fees paid by applicant	1,245 50	
Total paid by members	$112,126 64	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Sundries	308 84	
Total income during the year		$112,435 48
Sum of both amounts		$123,299 70

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$55,924 63	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	408 14	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for dividends, $ .....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$56,332 77	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $11,004.51; subsequent years, $3,430.00	14,434 51	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	5,300 00	
7.	Salaries and allowances of Managers and Agents not paid by commissions	2,500 00	
8.	Salaries of Officers, $6,500.00; other compensation of Officers, $.....	6,500 00	
9.	Salaries and other compensation of office employes	4,160 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,245 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $912.36; Municipal licenses, $.....; Tax on Franchise, $.....	912 36	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $1,000.00 for Association's use of own buildings) less sub-leases	1,000 00	
14.	Furniture, $.....; Legal expenses, $2,256.64; Advertising and printing, $3,080.63	5,337 27	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, etc	2,485 10	
	Total Disbursements		$100,207 51
	Balance		$23,092 19
	(Total expenses, footings of items 5 to 16, $43,874.74.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $ .....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	.....	
5.	Cash in office, $1,639.16; deposited in banks: Chatham National Bank, $5,301.76; Farmers' Loan & Trust Co., $16,151.27	$23,092 19	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$23,092 19	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	$23,092 19	$23,092 19

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

THE AMERICAN LEGION OF HONOR,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Fred. O. Downes. Secretary, Adam Warnock.

Incorporated March 11, 1879, under Chapter 307, Laws of 1894.
Commenced business December 18, 1878.
Home office, 200 Huntington Ave., Boston, Mass.

Approved . . . . . 18 . . Chapter . .
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$539,700 76

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,682 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $75,120.04; Mortuary, $1,968,485.68; Reserve, $3,666.18; for other purposes (specify purpose) $.....	2,047,271 90	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	2,048,953 90	
5. Interest from Mortgages, $.....; Bonds and Stocks, $21,935.12; Other sources, $.....	21,935 12	
6. Rents (including $..... for Association's use of own buildings)	701 45	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Supplies, $35.10; Fines, $210 00; Relief Benefits, $14,948.00	15,193 10	
Total income during the year		2,086,783.57
Sum of both amounts		$2,626,484 33

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1,983,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $..... Relief Benefits	4,090 89	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$1,987,590 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, returned to Councilor	40,793 27	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $12,000; other compensation of officers, $.....	12,000 00	
9.	Salaries and other compensation of office employes	11,740 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $193.75; Municipal licenses, $..... ; Tax on Franchise, $.....	193 75	
12.	Taxes on Real Estate and Investments, $1,090.50; Expenses and repairs on Real Estate, $.....	1,090 50	
13.	Rent (including $..... for Association's use of own building) less sub-leases	.....	
14.	Furniture, $602.46; Legal expenses, $74.00; Advertising and printing, $10,202.28	10,878 74	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, Express and Telegraph, $3,224.04; Governing bodies, $3,980.50; Office Expenses, $3,363.06; Repairs, $1,707.96; Stationery, $603.20; Mileage, $1,999.90; Insurance, $360.00; Bonds, $673.43	15,912 09	
	Total Disbursements		$2,080,199 24
	Balance		$546,285 09
	(Total expenses, footings of items 5 to 16. $92,608.35.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $..... incumbered, $.....	$90,000 00	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	431,000 00	
5.	Cash in office, $.....; deposited in banks: Winthrop National Bank, Boston, $17,866.38; Third National Bank, Philadelphia, $1,755.04; Chestnut Street National Bank, Philadelphia, $5,349.49; Winthrop National Bank, Boston, $314.18	25,284 09	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$546,285 09	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$546,285 09

AMERICAN LEGION OF HONOR—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value (Schedule C.)	$20,000 00	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value (Schedule D.)	43,000 00	$63,252 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	$158,293 03	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$221,545 03
	Gross Assets			$767,830 12
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			$767,830 12

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $50,000.00; adjusted, not due, $156,000.00 (Schedule XI)	$206,000 00	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$206,000 00
	Balance to protect Contracts		$561,830 12

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$160,048 07	
14. Relief Fund	5,349 49	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	602,118 38	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	314 18	
18. Capital Stock paid in	.....	
Total Special Funds		$767,830 12

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	36,028	$89,888,500 00	40	$100,500 00
Policies or Certificates written or increased during the calendar year	617	607,000 00	.....	.....
Total	36,645	$90,495,500 00	40	$100,500 00
Deduct decreased or ceased to be in force during year	15,330	38,883,000 00	22	57,500 00
Total Policies or Certificates in force last December 31 (end of year)	21,315	$51,612,500 00	18	$43,000 00
Losses and claims unpaid December 31 (beginning of year)	76	$185,500 00	.....	.....
Losses and claims incurred during the calendar year	771	2,004,000 00	.....	.....
Total	847	$2,189,500 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	768	1,983,500 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	79	206,000 00	.....	.....
Premiums and Assessments collected during year	12	$2,043,605 72	12	$2,076 40

AMERICAN LEGION OF HONOR—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value (Schedule C.)	$20,000 00	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value (Schedule D.)	43,000 00	$63,252 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	$158,293 03	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$221,545 03
	Gross Assets			$767,830 12

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		
	Total Admitted Assets		$767,830 12

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $50,000.00; adjusted, not due, $156,000.00 (Schedule XI)	$206,000 00	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$206,000 00
	Balance to protect Contracts		$561,830 12

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$160,048 07	
14. Relief Fund	5,349 49	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	602,118 38	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	314 18	
18. Capital Stock paid in	.....	
Total Special Funds		$767,830 12

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	36,028	$89,888,500 00	40	$100,500 00
Policies or Certificates written or increased during the calendar year	617	607,000 00	.....	.....
Total	36,645	$90,495,500 00	40	$100,500 00
Deduct decreased or ceased to be in force during year	15,330	38,883,000 00	22	57,500 00
Total Policies or Certificates in force last December 31 (end of year)	21,315	$51,612,500 00	18	$43,000 00
Losses and claims unpaid December 31 (beginning of year)	76	$185,500 00	.....	.....
Losses and claims incurred during the calendar year	771	2,004,000 00	.....	.....
Total	847	$2,189,500 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	768	1,983,500 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	79	206,000 00	.....	.....
Premiums and Assessments collected during year	12	$2,043,605 72	12	$2,076 40

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

AMERICAN GUILD, A FRATERNAL BENEFICIARY ORDER,

Organized under the laws of the State of Virginia, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

Supreme Governor, Chas. T. O'Ferrall. Supreme Secretary, S. Galeski.

Incorporated January 10, 1890, under Legislative act.
Commenced business February 12, 1890.
Home office, No. 9 North Tenth St., Richmond, Va.

Approved Jan. 10, 1890. Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$172,342.67

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications, collected by organizers; no record kept in this office	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose): Regular monthly assessments	$115,483 09	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, ...; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant: No record kept in this office	.....	
Total paid by members	$115,483 09	
5. Interest from Mortgages, $1,834.27; Bonds and Stocks, $3,273.50; Other Sources, $.....	5,107 77	
6. Rents (including $80.48 for Association's use of own buildings)	80 48	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized) Printing account, Fines, Change of Certificates, Exchange, Sick Benefit accounts	2,174 97	
Total income during the year		122,846 31
Sum of both amounts		$295,188 98

DISBURSEMENTS DURING YEAR.

1.	Death claims paid	$43,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Temporary disability	1,960 00	
4.	For Surrender Values, $.....	37,079 99	
	Total paid to members (items 1 to 4)	$82,039 99	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	19,701 86	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $7,337.84; other compensation of officers, $.....	7,337 84	
9.	Salaries and other compensation of office employes	2,244 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, No record kept in this office	.....	
11.	Taxes, $78.06; Insurance Department fees and licenses, $428.56; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $500.00 for Association's use of own buildings), less sub-leases	.....	
14.	Furniture, $25.00; Legal expenses, $.....; Advertising and printing, $3,086.15	.....	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage and Telegraph, $996.70; Chapter Supplies, $113.24; Postage and Exchange, $96.42; Miscellaneous, $3,886.70; General Fund, $1,099.79; Official Publications, $365.50; Governing Bodies, $110.00	10,786 21	
	Total Disbursements		$122,109 81
	Balance		$173,079 17
	(Total expenses, footing of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	$7,982 38	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	36,822 25	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	56,568 96	
4.	Book Value of Bonds, $.....; and Stocks, $.....	45,097 16	
5.	Cash in office, $.....; deposited in banks, (Citizens Bank of Richmond, $9,570.54; Metropolitan Bank of Richmond, $11,752.88	21,323 42	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.: Sick Benefit Accounts	5,285 00	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$173,079 17

AMERICAN GUILD—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on mortgages	.....	.....	
11.	Interest due, $.....; accrued, $.....; on other assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value		.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items			
18.	Total Non-Ledger Assets			.....
	Gross Assets			.....

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		.....
	Total Admitted Assets		.....

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		.....
	Balance to protect Contracts		.....

Comprised under the following funds:		
13. Benefit Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$143,105 62	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	29,973 55	
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	3,182	$3,846,500 00	.....	.....
Policies or Certificates written or increased during the calendar year	1,934	2,543,500 00	.....	.....
Total	5,116	$6,390,000 00	.....	.....
Deduct decreased or ceased to be in force during year	1,436	1,830,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	3,680	$4,560,000 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	29	$43,000 00	.....	.....
Total	.....	.....	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$115,483 09	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BANKERS' LIFE ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Cortlandt M. Taylor. Secretary, Douglas Putnam.

Approved..... Chapter .....

Incorporated August 6, 1880.
Commenced business August, 6, 1880.
Home office, Saint Paul, Minnesota.

Capital authorized, Purely mutual.
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$689,722 39

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$21,007 34	
2. First year's Assessments or Premiums: Expense, $8,059.10; Mortuary, $.....; Reserve $.....; for other purposes (specify purpose) $.....	8,059 10	
3. Subsequent year's Assessments or Premiums: Expense, $65,528.30; Mortuary, $269,991.06; Reserve, $39,508.33; for other purposes (specify purpose) $241.33	375,272 02	
4. Medical Examiners' fees paid by applicant, covered by first year's Expense Premiums No. 2.	.....	
Total paid by members	$404,338 46	
5. Interest from Mortgages, $.....; Bonds and Stocks, $20,100.00; Other Sources, $7,202.04	27,302 04	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Incidentals	2,286 58	
Total income during the year		$433,927 08
Sum of both amounts		$1,123,649 47

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$253,200 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Guaranty Payments returned to Beneficiaries of deceased members	1,602 00	
4.	Paid members for Dividends, $..... ; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$254,802 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $25,934.74; subsequent years, $	25,934 74	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	2,529 68	
7.	Salaries and allowances of Managers and Agents not paid by commissions	8,281 01	
8.	Salaries of Officers, $14,239.96; other compensation of Officers, $.....	14,239 96	
9.	Salaries and other compensation of office employes	9,034 61	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	3,683 25	
11.	Taxes on premiums, $72.06; Insurance Department fees and licenses, $340.25; Municipal licenses, $40.00; Tax on Franchise, $.....; Publication, $43.25	495 56	
12.	Taxes on Real Estate and Investments, $ .....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	2,639 30	
14.	Furniture, $86 95; legal expenses, $3,136.57; Advertising and printing, $6,269.98	9,493 50	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Stamps, $3,495.17; Agents' expenses, $2,274.85; Incidentals, $2,376.75	13,146 77	
	Total Disbursements	.....	$314,280 38
	Balance	.....	$779,369 09
	(Total expenses, footings of items 5 to 16, $89,478.38.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	$40,000 00	
4.	Book Value of Bonds, $.....; and Stocks, $.....	637,000 00	
5.	Cash in office, $119.95; deposited in banks, $101,249.14 (Merchants National Bank, St. Paul, $47,875.01; National German American Bank, St. Paul, $37,021.43; First National Bank, St. Paul, $16,352.70)	101,369 09	
6.	Agents' debits balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz.: In St. Louis National Bank, account Missouri Insurance Department	1,000 00	
	Total	$779,369 09	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —	.....	$779,369 09

BANKERS' LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $1,848.75; on other assets, $.....	$1,848 75	$1,848 75	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$12,600 00	$12,600 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	$58,098 88	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	18,000 00	
17.	Other items: Guarantee Trust Fund Notes not yet due on policies in force		$71,982 84	
	Deposits with company in trust to provide for premiums which may hereafter become due		203 15	
18.	Total Non-Ledger assets			$162,733 62
	Gross Assets			$942,102 71
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		$58,098 88	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			58,098 88
	Total Admitted Assets			$884,003 83

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $2,000.00 (Schedule XI)	$2,000 00	
4.	Losses on post mortem policies, $.....; Reported profits not received, $8,000.00; resisted, $8,000.00; (Schedule XI)	16,000 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments, paid before due	203 15	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$18,203 15
	Balance to protect Contracts		$865,800 68

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$83,649 40	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	124,177 70	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	114,789 16	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	487,309 30	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	55,875 12	
18. Capital Stock paid in	.....	
Total Special Funds		$865,800 68

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	12,020	$24,400,000 00	102	$204,000 00
Policies or Certificates written or increased during the calendar year: Issued, 1,394; Reinstated, 122	1,516	3,032,000 00	14	28,000 00
Total	13,536	$27,072,000 00	116	232,000 00
Deduct decreased or ceased to be in force during year	1,265	2,530,000 00	13	26,000 00
Total Policies or Certificates in force last December 31 (end of year)	12,271	$24,542,000 00	103	206,000 00
Losses and claims unpaid December 31 (beginning of year)	10	$20,000 00	.....	.....
Losses and claims incurred during the calendar year	126	252,000 00	.....	.....
Total	136	$272,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	127	254,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	9	18,000 00	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$5,754 46

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BANKERS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Edward A. Temple. Secretary, A. C. Stilson.

Incorporated June 30, 1879. Under code of 1873.
Commenced business September 2, 1879.
Home office, Des Moines, Iowa.

Approved Sept. 1, 1873. Section 1160.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . Mutual.

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1893		$2,192,866 38

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$65,540 37	
2. First year's Assessments: Expense, $5,035.38; Mortuary, $22,688.55; Reserve, $.....; for other purposes (specify purpose) $.....	27,723 93	
3. Subsequent year's Assessments: Expense, $143,094.75; Mortuary, $522,060.85; Reserve, $.....; for other purposes (specify purpose), $.....	665,155 60	
3½. Guarantee deposits	293,037 22	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	1,051,457 12	
5. Interest from Mortgages, $85,478.39; Bonds and Stocks, $11,781.65; Other Sources, $23,317.83	120,577 87	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz. (profit and loss account must be itemized): Advances to agents repaid	660 91	
Total income during the year		1,172,695 90
Sum of both amounts		$3,365,562 28

DISBURSEMENTS DURING YEAR.

1. Death claims paid	$580,461 00	
1½. Guarantee Deposits returned to beneficiaries of deceased members	11,807 00	
2. Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3. Advanced Payments returned to rejected applicants and to members for Canceled Certificates	2,755 67	
4. Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
Total paid to members (items 1 to 4)	$595,023 67	
5. Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, $61,473.28; subsequent years, $.....	61,473 28	
6. Commissions paid or allowed for collecting assessments to banks or collectors	23,975 36	
7. Salaries and allowances of managers and agents not paid by commissions	573 35	
8. Salaries of officers, $20,250; other compensation of officers, $.....	20,250 00	
9. Salaries and other compensation of office employes	18,097 44	
10. Medical Examiners' fees, whether paid direct by members or otherwise	24,851 25	
11. Taxes on premiums, $749.29; Insurance Department fees and licenses, $1,162.50; Municipal licenses, $90.00; Tax on Franchise, $.....	2,001 79	
12. Taxes on Real Estate and Investments, $15.38; Expenses and repairs on Real Estate, $.....	15 38	
13. Rent, less sub-leases	3,611 72	
14. Furniture, $730.41; Legal expenses, $3,007.47; Advertising and printing, $5,902.78	9,640 66	
15. Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16. All other items, viz.: (profit and loss account must be itemized) Stationery, etc., $735.25; Postage, $7,514.97; Telegrams, $20.12; Traveling Expenses, $1,089.77; Express and Freight, $541.41; Blank Books, $245.20; Advances to Agents to be deducted from future commissions, $2,258.50; All other items, $1,194.98	13,600 20	
Total Disbursements		$773,114 10
Balance		$2,592,448 18

(Total expenses, footings of items 5 to 16, $178,090 43.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31, 1897.

1. Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2. Loans on Mortgages of Real Estate, first liens, $1,616,187.00; not first liens, $.....	$1,616,187 00	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $197,139.06; and Stocks, $.....	197,139 06	
5. Cash in office, $.....; deposited in banks, With Lyman Cook, Tr., Burlington, Iowa (First National Bank), $40,552.34; With P. M. Cassaday, A. Tr., Des Moines, Iowa (Des Moines Savings Bank), $71,735.51; With Sundry Depository Banks, $5,901.45; With Missouri Insurance Department, $1,000.00	119,189 30	
6. Agents' debit balance, ...; bills receivable, $.....	.....	
7. Other assets, viz.: Guarantee Notes not due on members in good standing	661,832 82	
Total	$2,594,348 18	
DEDUCT LEDGER LIABILITIES.	.....	
8. Agents' credit balance, $.....; borrowed money, $.....; all other, Trust Deposits	1,900 00	
9. Total Net Ledger Assets, as per balance on page —.		$2,592,448 18

THE BANKERS' LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $70 00; accrued, $28,820 52; on Mortgages	$28,890 52		
11.	Interest due, $.....; accrued, 12,148 87; on other Assets	12,148 87		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$41,039 39	
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	$6,744 40	6,744 40	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$48,000 00	48,000 00	
17.	Other items			
18	Total Non-Ledger Assets			$95,783 79
	Gross Assets			$2,688,231 97

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets		.....	$2,688,231 97

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $38,000.00; resisted, $10,000.00 (Schedule XI)	$48,000 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
	Medical Examiner's Fees for December, 1897	2,154 00	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	843 61	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon. (We do not write such policies.)	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$50,997 61
	Balance to protect Contracts		$2,637,234 36

Comprised under the following funds:			
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)		.....	
14. Guarantee Fund (less amount thereof included in Liabilities and in Assets not admitted)		$1,871,648 00	
Surplus Fund	$848,981 18		
Less amount advanced to Mortuary Fund	$102,902 03		
		746,079 15	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)		.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)		.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		19,507 21	
18. Capital Stock paid in		.....	
Total Special Funds			$2,637,234 36

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	43,377	$86,754,000 00	260	$520,000 00
Policies or Certificates restored during 1897	76	152,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	9,775	19,550,000 00	102	204,000 00
Total	53,228	$106,456,000 00	362	$724,000 00
Deduct decreased or ceased to be in force during year	2,809	5,618,000 00	31	62,000 00
Total Policies or Certificates in force last December 31 (end of year)	50,419	$100,838,000 00	331	$662,000 00
Losses and claims unpaid December 31 (beginning of year)	28	$56,000 00	.....	.....
Losses and claims incurred during the calendar year	294	588,000 00	1	$2,052 00
Total	322	$644,000 00	1	$2,052 00
Losses and claims paid, scaled down and compromised during the year	298	596,000 00	1	2,052 00
Losses and claims outstanding unpaid last December 31 (end of year)	24	48,000 00	.....	.....
Premiums and Assessments collected during year	.....	$692,879 53	.....	$4,121 11

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BANKERS' LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Richard Morgan. Secretary, Franklin C. Elder.

Re-incorporated June 22, 1893, under insurance laws of 1892,
Commenced business March, 1869.
Home office, 31 Nassau Street, New York City.

Approved June 24, 1893. Chapter 690.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$161,621 75

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $51,847.35; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$51,847 35	
3. Subsequent year's Assessments or Premiums: Expense, $28,727.29; Mortuary, $102,848.42; Reserve, $27,446.64; for other purposes (specify purpose) $.....	159,022 35	
4. Medical examiners' fees paid by applicant	.....	
Total paid by members	$210,869 70	
5. Interest from Mortgages $3,500.55; Bonds and Stocks, $1,752.85; Other Sources, $366.73	5,620 13	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Contributions to Permanent Fund, $50.00; Contributions to Assessment Fund, $50.00	100 00	
Total income during the year		$216,589 83
Sum of both amounts		$378,211 58

DISBURSEMENTS DURING YEAR.

1. Death claims or installments paid, $102,408.80; expense of defending unaudited claims, $910.15	$103,318 95	
2. Endowments, $ .....; Old Age benefits, $ .....; Disability, Sick or Accident benefits, $1,566.00	1,566 00	
3. Advance Payments applied	691 00	
4. Paid members for Dividends, $420.28; for Special Relief Payments, $724.00	1,144 28	
Total paid to members (items 1 to 4)	$106,720 23	
5. Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees dues, assessments or premiums, $36,850 38; subsequent years, $904 40.	37,754 78	
6. Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7. Salaries and allowances of managers and agents not paid by commissions	2,125 00	
8. Salaries of officers, $5,699.76; other compensation of officers, $	5,699 76	
9. Salaries and other compensation of office employes	6,535 52	
10. Medical Examiners' fees, whether paid direct by members or otherwise	7,087 84	
11. Taxes on premiums, $260.52; Insurance Department fees and licenses, $585.00; Municipal licenses, $171.64; Tax on Franchise, $.....	1,017 16	
12. Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13. Rent (including $..... for Association's use of own buildings), less sub-leases	5,287 89	
14. Furniture, $.....; Legal expenses, $1,650.00; Advertising and printing, $3,841.68	5,491 68	
15. Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16. All other items, viz.: (profit and loss account must be itemized) Traveling Expenses, $491.60; Postage, $991.08; General Office Expenses, $5,073.78.	6,556 46	
Total Disbursements		$184,276 32
Balance		$193,935 26

(Total expenses, footings of items 5 to 16, $77,556.09.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1. Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2. Loans on Mortgages of Real Estate, first liens, $78,000.00; not first liens, $.....	$78,000 00	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $..... ; and Stocks, $.....	63,552 77	
5. Cash in office, $1,295.94; deposited in banks, $41,792.83; Bank of New York, $22,048 86; Merchants' National Bank, Chicago, $1,223.14; State Trust Co., $6,441.02; Farmers' Loan and Tr. Co., $2,081.29; Bowery Sav. Bank, $3,000.00; Seaman's Sav. Bank, $3,000.00; Union Trust Co., $3,998.52	43,088 77	
6. Agents' debit balance, $6,202.60; Bills receivable, $.....	6,202 60	
7. Other assets, viz.: Deposit with Missouri Insurance Department	1,000 00	
Furniture and fixtures	2,091 12	
Total	$193,935 26	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9. Total Net Ledger Assets, as per balance on page 1		$193,935 26

BANKERS' LIFE INSURANCE CO., OF THE CITY OF NEW YORK—Continued.

NON-LEDGER ASSETS

10.	Interest due, $.....; accrued, $778.33; on Mortgages	$778 33	.....	
11.	Interest due, $.....; accrued, $1,113.42; on other Assets	1,113 42	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$1,891 75	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$1,159 73	1,159 73	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$16,490 11	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	1.029 00	17.519 11	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$20.570 59
	Gross Assets		.....	$214,505 85

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $2,091.12; Supplies, Printed Matter, Stationery, $.....		$2,091 12	
2.	Agents' debit balances not secured by bonds, $1,709.35; Bills Receivable, not secured, $.....		1,709 35	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	83,800 47
	Total Admitted Assets		.....	$210,705 38

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $2,000.00; resisted, $..... (Schedule XI)	$2,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $2,072.00; resisted, $..... (Schedule XI)	2,072 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	15,013 14	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	352 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	4,234 23	
11.	All other Liabilities, viz.: Disability Trust Fund Account	1,705 00	
12.	Total Liabilities		$25,376 37
	Balance to protect Contracts		$185,329 01

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$31,500 60	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	60,188 11	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	82,324 43	
16. Interest Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	11,315 87	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)		
18. Capital Stock paid in	.....	
Total Special Funds		$185,329 01

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	3,371	$9,644,904 00	2	$3,000 00
Policies or Certificates written or increased during the calendar year	1,248	3,873,000 00	23	53,000 00
Total	4,619	$13,517,904 00	25	$61,000 00
Deduct decreased or ceased to be in force during year	780	2,743,863 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	3,839	$10,774,041 00	25	$61,000 00
Losses and claims unpaid December 31 (beginning of year)	2	6,052 00	.....	.....
Losses and claims incurred during the calendar year	46	106,307 00	.....	.....
Total	48	$112,359 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	44	104,287 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	4	4,072 00	.....	.....
Premiums and Assessments collected during year	.....	$210,869 70	.....	$614 94

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BANKERS ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, H. B. Hawley. Secretary, W. E. Statler.

Incorporated March 30, 1893, under Code of 1873 of Iowa, acts of the Twenty-first General Assembly.
Commenced business May 8, 1893.
Home office, Youngerman Building, Des Moines, Iowa.

Approved March 30, 1893. Chapters 1 and 65.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$39,489 11

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$9,094 00	
2. Assessments or Premiums: Expense, $3,101.96; Mortuary, $9,095.55; Reserve, $.....; for other purposes (specify purpose): For annual dues, $16,086.47	28,283 68	
3. Subsequent years Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specific purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$37,377 68	
5. Interest on Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $2.80	2 80	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		37,380 48
Sum of both amounts		$76,869 59

DISBURSEMENTS DURING YEAR.

1.	Death installments paid	$1,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Accident benefits, $8,355.97**	8,355 97	
3.	Advanced Payments returned to rejected applicants and canceled members	1,381 80	
4.	**Paid members for Dividends, $.....; for Surrender Values, $.....**	.....	
	Total paid to members (items 1 to 4)	$11,237 77	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums. $4,880.23	4,880 23	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,365 07	
7.	Salaries and allowances of managers and agents not paid by commissions	1,692 49	
8.	Salaries of officers, $1,200.00; other compensation of officers, $.....	4,200 00	
9.	Salaries and other compensation of office employes	1,380 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	468 36	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $200.83; **Municipal licenses, $.....; Tax on Franchise, $.....**	200 83	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	627 50	
14.	Furniture, $.....; Legal expenses, $276.05; Advertising and printing, $1,378.27	1,654 32	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $459; **Traveling expenses, $339.24**	798 24	
	Adjusting and Investigating Claims, $172.71; Agents' Traveling Expenses, $1,256.77	1,429 48	
	Supplies and Sundry Expenses	1,273 01	
	Total Disbursements		$31,207 30
	Balance		$45,662 29
	(Total expenses, footings of items 5 to 16, $19,969.53).		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; **incumbered, $.....**		.....	
	Premium notes not due in year		$4,183 68	
2.	Loans on Mortgages of Real Estate, first liens, $.....; **not first liens, $.....**		.....	
	Membership notes on members in good standing	$5,154 66		
3.	Loans secured by pledge of Bonds, Stocks, or other **Collateral**	.....	.....	
	Membership notes on lapsed members	24,648 00		
4.	**Book Value of Bonds, $.....; and Stocks, $.....**		29,802 66	
	Membership notes of members in good standing belonging to reserve fund		10,000 00	
5.	Cash in office, $184.54; deposited in banks, $3,679.03. (**Des Moines National Bank, general account, $1,027.03; De Moines** National Bank, reserve, $2,652)		3,863 57	
6.	Agents debit balances, $1,129.45; **bills receivable, $.....**		1,129 45	
7.	Other **Assets**, viz.:		.....	
	Total		$48,979 36	
	Deduct Ledger Liabilities.			
8.	**Agents' credit balance, $117.70; Borrowed money, $3,200; all other, $.....**		3,317 07	
9.	**Total Net Ledger Assets, as per balance on page —**			$45,662 29

BANKERS ACCIDENT INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$1,548 97	.....	
16.	Mortuary Assessments to become due on claims resisted and not assessed for, exceeding one assessment nor the amount of claims contested not assessed for, per item 4 of Liabilities	140 10	$1,689 07	
17.	Other items		.....	$1,689 07
18.	Total Non-Ledger Assets			$47,351 36
	Gross Assets			

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value: Membership notes on lapsed members	$24,648 66	
6.	Total	.....	24,648 66
	Total Admitted Assets		$22,702 70

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on temporary disability claims, not adjusted, $.....; resisted, $100.00 (Schedule XI)	$100 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on specific indemnity claims, not adjusted, $.....; resisted, $140.10 (Schedule XI)	140 10	
5.	Present value future payments on installment policy claims (face $8,500.00 discounted at 4 per cent.)	7,758 26	
6.	Disability, accidents, reported probable liability	1,547 10	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$9,545 46
	Balance to Protect Contracts		$13,157 24

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	$4,785 61	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	8,371 63	
18. Capital Stock paid in	.....	
Total Special Funds		$13,157 24

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	3,105	$12,216,500 00	.....	.....
Policies or Certificates written or increased during the calendar year	1,342	4,325,000 00	2	$10,000 00
Total	4,447	$16,541,500 00	2	$10,000 00
Deduct decreased or ceased to be in force during year	1,149	3,495,000 00	1	5,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,298	$13,046,500 00	1	$5,000 00
Losses and claims unpaid December 31 (beginning of year) including 1,000 of Installment Policies	27	12,114 73	.....	.....
Losses and claims incurred during the calendar year	198	6,341 24	.....	.....
Total	225	18,455 97	.....	.....
Losses and claims paid, scaled down and compromised during the year	222	9,855 97	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	28	10,287 20	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$8 50

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BOSTON MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, John W. Wheeler. Secretary, Edward A. Lyman.

Incorporated August 18, 1891, under insurance laws.
Commenced Business February 15, 1892.
Home Office, No. 17 Milk street, Boston, Mass.

Approved June 19, 1890. Chapter 421.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$46,639 23

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $7,596.81; Mortuary, $.....; Reserve, $..... for other purposes (specify purpose), $41.52—Special Reserve	$7,638 33	
3. Subsequent year's Assessments or Premiums: Expense, $9,069.95; Mortuary, $27,561.70; Reserve, $10,256.55; for other purposes (specify purpose), $136.96—Special Reserve	47,025 16	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$54,663 49	
5. Interest from Mortgages, $ .....; Bonds and Stocks, $200.00; Other Sources, $450.14	650 14	
6. Rents (including $.....for Association's use of own building)	.....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Registered letter fees, $119.50; taxes and fees (returned), $50.00	169 50	
Total income during the year		55,483 13
Sum of both amounts		$102,122 36

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$20,194 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $2,500.00	2,500 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $..... ; for Surrender Values, $54.28	54 28	
	Total paid to members (items 1 to 4)	$22,748 28	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $6,514.17; subsequent years, $368.94	6,883 11	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of Officers, $1,940.47 ; other compensation of Officers, $.....	1,940 47	
9.	Salaries and other compensation of office employes	934 67	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	897 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $1,099.25; Municipal licenses, $.....; Tax on Franchise, $.....	1,099 25	
12.	Taxes on Real Estate and Investments, $10.21; Expenses and repairs on Real Estate, $.....	10 21	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,602 67	
14.	Furniture, $.....; legal expenses, $658.72; Advertising and printing, $1,348.00	2,006 72	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $409.69; Sundries, $1,682.98	2,092 67	
	Total Disbursements		$10,215 05
	Balance		$61,907 31
	(Total expenses, footings of items 5 to 16, $17,466.77.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $40,685.00	$40,685 00	
5.	Cash in office, $3,381.09; deposited in banks, $16,841.22. (International Trust Company, $8,087.51; Market National Bank, $8,753.71	20,222 31	
6.	Agents' debits balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz.: On deposit with Missouri Insurance Department	1,000 00	
	Total	$61,907 31	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other $.....		
9.	Total Net Ledger Assets, as per balance on page 1		$61,907 31

BOSTON MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $1,919 99; on other Assets	.....	$1,919 99	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	$305 00	305 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$3,989 59		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	3,989 59	
17.	Other items			
18	Total Non-Ledger Assets			$6,214 58
	Gross Assets			$68,121 89
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets		.....	$68,121 89

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $2,000.00 (Schedule XI)	$2,000 00	
2.	Losses on stipulated premium policies not adjusted, $8,500.00; resisted, $7,500.00 (Schedule XI)	16,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	219 69	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$18,219 69
	Balance to protect Contracts		$49,902 20

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$4,095 35	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	44,953 76	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	853 09	
18. Capital Stock paid in	.....	
Total Special Funds		$49,902 20

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,579	$3,545,450 00	.....	.....
Policies or Certificates written or increased during the calendar year	432	601,000 00	3	$6,000 00
Total	2,011	$4,146,450 00	3	$6,000 00
Deduct decreased or ceased to be in force during year	354	597,700 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	1,657	$3,548,750 00	3	$6,000 00
Losses and claims unpaid December 31 (beginning of year)	4	8,500 00	.....	.....
Losses and claims incurred during the calendar year	21	40,500 00	.....	.....
Total	25	$49,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	16	31,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	9	18,000 00	.....	.....
Premiums and Assessments collected during year	.....	$54,663 49	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BANKERS' AND MERCHANTS' LIFE ASSOCIATION, OF ILLINOIS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, James W. Stevens. Secretary, Edward D. Stevens.

Incorporated September 21, 1893, under Law of Illinois.
Commenced business, September 23, 1893.
Home office, Fort Dearborn Building, 134 Monroe St., Chicago, Ill.

Approved June 22, 1893. Chapter 1893, p. 81, Laws of Illinois.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$42,305 85

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $54,704.72 Mortuary, $.....; Reserve, $30.00; for other purposes (specify purpose) $.....	$54,734 72	
3. Subsequent years' Assessments or Premiums: Expense, $39,073.90; Mortuary, $29,805.14; Reserve, $4,942.04; for other purposes (specify purpose) $.....	73,821 08	
4. Medical Examiners' fees paid by applicant	36 00	
Total paid by members	$128,591 80	
5. Interest, $557.29; Bonds and Stocks, $.....; Other sources, $.....	557 29	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$129,149 09
Sum of both amounts		$171,454 94

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$26,075 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Surrendered Policies	906 11	
4.	Paid members for dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$26,981 11	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $46,673.24; subsequent years, $11,886.53	58,559 77	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	762 70	
7.	Salaries and allowances of Managers and Agents not paid by commissions	3,614 94	
8.	Salaries of Officers, $3,313.88; other compensation of Officers, $.....	3,313 88	
9.	Salaries and other compensation of office employes	6,884 93	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	7,151 50	
11.	Taxes on premiums, $10.10; Insurance Department fees and licenses, $648.25; Agents' licenses, $71.00; Tax on Franchise, $.....	729 35	
12.	Rent of Agents' offices	1,062 50	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	3,150 00	
14.	Furniture, $121.94; Legal expenses, $145.10; Advertising and printing, $2,614.82; Stationery, $1,316.59	4,498 45	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling expense	2,257 19	
	Expense, $1,831.54; Postage, $1,900.48	3,732 02	
	Total Disbursements		$122,698 34
	Balance		$48,756 60
	(Total expenses, footings of items 5 to 16, $95,717.23.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $498.44; deposited in banks: Fort Dearborn Nat'l Bank, $37,397.88; deposited with Ins. Dept. of Mo., $1,000	$38,896 32	
6.	Agents' debit balance, $10,311.98; Bills receivable, $.....	10,311 98	
7.	Other assets, viz.:	.....	
	Total	$49,208 30	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	451 70	
9.	Total Net Ledger Assets, as per balance on page —		$48,756 60

BANKERS' AND MERCHANTS' LIFE ASSOCIATION OF ILLINOIS—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Furniture and Fixtures	$2,597 89	$2,597 89	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$16,834 81	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$16,834 81	
17.	Other items: Bills Receivable, Reserve Fund and Notes		$15,085 00	
18.	Total Non-Ledger Assets			$34,517 70
	Gross Assets			$83,274 30
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $2,597.89; Supplies, Printed Matter, Stationery, $.....		$2,597 89	
2.	Agents' debit balances not secured by bonds, $7,552.79; Bills Receivable, not secured, $15,085.00		22,637 79	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		$25,235 68	$25,235 68
	Total Admitted Assets			$58,038 62

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $10,000.00 (Schedule X1)	$10,000 00	
2.	Losses on stipulated premium policies, not adjusted, $2,500.00; resisted, $1,000.00 (Schedule XI)	3,500 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule X1)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$13,500 00
	Balance to protect Contracts		$44,538 62

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$8,385 18	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	23,922 60	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Deposit Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,000 00	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	11,230 84	
18. Capital Stock paid in	.....	
Total Special Funds	.....	$44,538 62

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,854	$6,044,500 00	203	$330,500 00
Policies or Certificates written or increased during the calendar year	2,306	3,941,000 00	208	307,000 00
Total	5,160	$9,985,500 00	411	$637,500 00
Deduct decreased or ceased to be in force during year	1,332	2,659,000 00	113	189,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,828	$7,326,500 00	298	$448,500 00
Losses and claims unpaid December 31 (beginning of year)	5	$12,000 00	.....	.....
Losses and claims incurred during the calendar year	13	33,500 00	1	$1,000 00
Total	18	$45,500 00	1	$1,000 00
Losses and claims paid, scaled down and compromised during the year	13	32,000 00	1	1,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	5	13,500 00	.....	.....
Premiums and Assessments collected during year	.....	$128,556 80	.....	$9,071 30

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

BROTHERHOOD ACCIDENT COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, John J. Whipple. Secretary, Jay B. Crawford.

Incorporated August 17, 1892.
Commenced business August 18, 1892.
Home office, 131 Devonshire St., Boston, Mass.
Name changed from Odd Fellows' Accident Company, December 9, 1897.

Approved Aug. 17, 1892. Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$8,051 89

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$15,315 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $7.413; Disability, $28,679; for other purposes (specify purpose): $24,849.50 Annual Dues, as per contract	60,941 50	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, ...; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$76,256 50	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, account of Disability Fund, $1,678	1,678 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized)	.....	
Total income during the year		77,934 50
Sum of both amounts		$85,986 39

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$6,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $25,512.29	25,512 29	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$32,012 29	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $19,855.57; subsequent years, $.....	19,855 57	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	3,299 86	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $10,832.41; other compensation of officers, $.....	10,832 41	
9.	Salaries and other compensation of office employes	4,749 96	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	32 00	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $248.00; Municipal licenses, $..... ; Tax on Franchise, $.....	248 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	916 74	
14.	Furniture, $ .....; Legal expenses, $296.58; Advertising and printing, $723.40	1,019 98	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, Express and Telegraph, $950.66; Traveling, $384.51; Miscellaneous, $515.28	1,850 45	
	Total Disbursements		$74,817 26
	Balance		$11,169 13
	(Total expenses, footings of items 5 to 16, $42,804.97.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $..... incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $4,150.13; deposited in banks, $2,116.00; in transit since received and deposited, $4,903.00, International Trust Company	$11,169 13	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$11,169 13	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$11,169 13

BROTHERHOOD ACCIDENT COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets		.....	
12.	Rents due, $.....; accrued, $.....; on property or lease		.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value		.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$6,195 00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		.....	
17.	Other items			
18.	Total Non-Ledger Assets			$6,195 00
	Gross Assets			$17,364 13

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			1,000 00
	Total Admitted Assets			$16,364 13

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	$3,339 19	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Assessments paid before due	450 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$3,789 19
	Balance to protect Contracts		$12,574 94

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$913 00	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Disability Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,550 84	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,705 29	
18. Capital Stock paid in	.....	
Total Special Funds		$11,169 13

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	7,749	$24,607,750 00	183	$617,500 00
Policies or Certificates written or increased during the calendar year	3,063	8,752,000 00	375	1,188,000 00
Total	10,812	$33,359,750 00	558	$1,805,500 00
Deduct decreased or ceased to be in force during year	3,711	10,490,750 00	54	194,500 00
Total Policies or Certificates in force last December 31 (end of year)	7,101	$22,869,000 00	504	$1,611,000 00
Losses and claims unpaid December 31 (beginning of year)	25	$750 00	.....	.....
Losses and claims incurred during the calendar year	537	34,601 48	23	$537 27
Total	562	$35,351 48	23	$537 27
Losses and claims paid, scaled down and compromised during the year	526	32,012 29	20	440 13
Losses and claims outstanding unpaid last December 31 (end of year)	36	3,339 19	3	97 14
Premiums and Assessments collected during year	.....	$36,092 00	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CHICAGO GUARANTY FUND LIFE SOCIETY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Wm. C. Hickox. Secretary, Chas. I. Westerfield.

Incorporated August 25, 1884, under an act of the General Assembly of Illinois.
Commenced business October 27, 1884.
Home office, 84 Van Buren Street, Chicago, Ill.

Approved June 22, 1893. Chapter 73.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$214,222 02

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $12,065.94; Mortuary, $3,432.93; Reserve, $.....; for other purposes (specify purpose), $.....	$15,498 87	
3. Subsequent year's Assessments or Premiums: Expense, $31,094.30; Mortuary, $3,432.93; Reserve, $2,550.00; for other purposes (specify purpose) Guaranty, 1,389.97	133,752 10	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$149,250 97	
5. Interest from Mortgages, $258.33; Bonds and Stocks, $9,637.80; Other Sources, $199.02	10,095 15	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$159,346 12
Sum of both amounts		$373,568 14

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$116,862 56	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender, $10.82; 15, $164.40	190 22	
	Total paid to members (items 1 to 4)	$117,052 78	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $11,910.47; subsequent years, $3,244.86	15,155 33	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,322 30	
7.	Salaries and allowances of managers and agents not paid by commissions	4,968 34	
8.	Salaries of officers, $8,886.30; other compensation of officers, $.....	8,886 30	
9.	Salaries and other compensation of office employes	5,671 34	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	2,123 15	
11.	Taxes on premiums, $88.29; Insurance Department fees and licenses, $1,037.55; Municipal licenses, $.....; Tax on Franchise, $.....	1,125 84	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own building), less sub-leases	3,644 00	
14.	Furniture, $106.86; Legal expenses, $2,439.21; Advertising and printing, $2,332.25	4,878 32	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $1,010.33; Traveling, $1,804.34; General Expense, $507.59; Agents' accounts closed, $846.38	4,168 64	
	Total Disbursements		$168,996 34
	Balance		$204,571 80
	(Total expenses, footings of items 5 to 16, $51,943 56.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31, 1897.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $3,500.00; not first liens, $.....	$3,500 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $189,195.36; and Stocks, $.....	189,195 36	
5.	Cash in office, $1,282.36; deposited in banks, $9,989.42 (Royal Trust Co., $9,989.42)	11,271 78	
6.	Agents' debit balance, $7,005.28; bills receivable, $2,781.94	9,787 22	
7.	Other assets, viz.: Furniture	1,120 97	
	Total	$214,875 33	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $303.53; borrowed money, $10,000.00; all other, $.....	10,303 53	
9.	Total Net Ledger Assets, as per balance on page —.		$204,571 80

CHICAGO GUARANTY FUND LIFE SOCIETY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $49.99; on Mortgages	$49 99	.....	
11.	Interest due, $..... ; accrued, $4,076.03; on other Assets	4,376 03	.....	
12.	Rents due, $.....; accrued, $ .....; on property or lease	.....	$4.426 02	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) over book value	.....	$970 92	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$332 27	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	15,790 95	$16,123 22	
17.	Other items: Premiums in hands of Agents, $1,162.85; Reserve on Claims, $500.00; Cash, $4,058.96		$5,821 81	
18.	Total Non-Ledger Assets			$27.341 27
	Gross Assets			$231,913 07

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $1,120.97; Supplies, Printed Matter, Stationery, $.....	$1,120 97	
2.	Agents' debit balances not secured by bonds, $6,211.29; Bills Receivable, not secured, $646.49	6,857 78	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		7.978 75
	Total Admitted Assets		$223,934 32

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $ ..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $500.00; resisted, $3,500.00 (Schedule XI)	$4,000 00	
3.	Losses on post mortem policies, due and unpaid, $ .....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $16,000.00; resisted, $3,000 00 (Schedule XI)	19,000 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	2,447 22	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	1,611 74	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$27,058 96
	Balance to protect Contracts		$196,875 36

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$2,519 33¼	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	67,773 72	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Guaranty Fund (less amount thereof included in Liabilities and in Assets not admitted)	133,599 91	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted) minus	7,017 60	
18. **Capital Stock paid in**	.....	
Total Special Funds		$196,875 36

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,605	$7,581,000 00	88	$259,000 00
Policies or Certificates written or increased during the calendar year	2,939	3,341,400 00	21	39,000 00
Total	5,544	$10,922,400 00	109	$298,000 00
Deduct decreased or ceased to be in force during year	1,133	2,095,300 00	26	69,000 00
Total Policies or Certificates in force last December 31 (end of year)	4,411	$8,827,100 00	83	$229,000 00
Losses and claims unpaid December 31 (beginning of year)	11	$21,500 00	1	$2,000 00
Losses and claims incurred during the calendar year	45	122,400 00	2	8,000 00
Total	56	$143,900 00	3	$10,000 00
Losses and claims paid, scaled down and compromised during the year	45	120,900 00	2	7,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	11	23,000 00	1	3,000 00
Premiums and Assessments collected during year	.....	.....	.....	$5,138 70

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CAPITOL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, James W. Jefferson. Secretary, Grace Fancher.

Incorporated December 5, 1894. Under Fraternal Beneficiary Law.
Commenced business December 14, 1894.
Home office, Fifth and Monroe streets, Springfield, Illinois.

Approved June 23, 1893. Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1893		$1,465 56

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Pemiums: Expense, $1,597.10; Mortuary, $801.30; Reserve, $.....; for other purposes (specify purpose), $	$2,401 30	
3. Subsequent year's Assessments or Pemiums: Expense, $2,047.23; Mortuary, $3,256.62; Reserve, $..... ; for other purposes (specify purpose), $.....	5,303 85	
4. Medical Examiners' fees paid by applicant	11 75	
Total paid by members	$7,716 90	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz. (profit and loss account must be itemized):	.....	
Total income during the year		$7,716 90
Sum of both amounts		.....

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$2,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $1,933.70.	1,933 70	
3.	Advance Payments returned to rejected applicants	143 80	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$4,577 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $897.65; subsequent years, $.....	897 65	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	399 80	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of officers, $1,903.05; Other compensation of officers, $.....	1,903 05	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	44 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $15.00; Municipal licenses, $.....; Tax on Franchise, $.....	15 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	290 00	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $165.15	165 15	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $105.00; Miscellaneous, $365.74	470 74	
	Total Disbursements		$8,763 39
	Balance		$419 07
	(Total expenses, footings of items 5 to 16, $4,185.89.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $.....; and stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, Farmers' National Bank	$419 07	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$419 07	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$419 07

CAPITAL LIFE ASSOCIATION.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $ .....; on Mortgages	$.....	.....
11.	Interest due, $.....; accrued, ...; on other Assets	.....	.....
12.	Rents due, $..... .....; accrued, $.....; on property or lease	.....	.....
13.	Market value of Real Estate over book value	$.....	.....
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	.....
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....
17.	Other items		.....
18.	Total Non-Ledger Assets		
	Gross Assets		$419 07

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....		.....
3.	Loans on Personal Security, $.....		.....
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....
6.	Total		
	Total Admitted Assets		$419 07

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....
3.	Losses on post mortem policies, due and unpaid, $..... .....; adjusted, not due, $..... ..... (Schedule XI)		.....
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....
8.	Surrender value obligations due or accrued, $..... .....; Dividend obligations due or accrued, $.....		.....
9.	Premiums or Assessments paid before due		.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		.....
11.	All other liabilities, viz.:		.....
12.	Total Liabilities		
	Balance to protect Contracts		$419 07

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	$419 07	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$419 07

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year 1896)	835	$2,071,000 00	17	$49,700 00
Policies or Certificates written or increased during the calendar year 1897	1,039	831,312 00	218	277,100 00
Total	1,874	$2,902,312 00	235	$326,800 00
Deduct decreased or ceased to be in force during year 1897	851	1,481,731 00	83	123,900 00
Total Policies or Certificates in force last December 31 (end of year)	1,023	$1,420,581 00	152	$202,900 00
Losses and claims unpaid December 31 (beginning of year), 1896	1	$1,000 00	.....	.....
Losses and claims incurred during the calendar year. 1897	46	3,433 70	19	$398 60
Total	47	$4,433 70	19	$398 60
Losses and claims paid, scaled down and compromised during the year	47	4,433 70	19	398 60
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	ex 3,644 33 m 4,060 82	$7,705 15	ex 329 70 m 442 80	$772 50

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

CONNECTICUT INDEMNITY ASSOCIATION,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Rastus S. Ransom. Secretary, John B. Doherty.

Approved..... ..... Chapter .....

Incorporated April, 1887.
Commenced business October, 1883.
Home office, 43 East Main Street, Waterbury, Connecticut.

Capital authorized $500,000.00
Capital subscribed 372,000.00
Capital paid in 349,500.00

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$277,065 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $24,609.76; Mortuary, $64,197.07; Reserve $ ....; for other purposes (specify purpose) $	$88,806 83	
3. Subsequent year's Assessments or Premiums: Expense, $42,653.36; Mortuary, $95,251.55; Reserve, $.....; for other purposes (specify purpose), $21,760.69	159,665 60	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$248,472 43	
5. Interest from Mortgages, $3,758 64; Bonds and Stocks, $466.50; Other Sources, $1,009.73	5,234 87	
6. Rents (including $..... — for Association's use of own buildings)	378 00	
7. Profit on disposal of Real Estate, $.....; of Securities, bills receivable	335 57	
8. From all other sources, viz.: (profit and loss account must be itemized) Policy Fees, $14.00; Sale of Stock, $12,050.00; Subscriptions paid to stock, $3,125.00	15,189 00	
Total income during the year		$269,609 87
Sum of both amounts		$546,675

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$108,578 04	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $2,534.91	2,534 91	
3.	Advanced Payments returned to rejected applicants	1,953 98	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	3,841 57	
	Total paid to members (items 1 to 4)	$116,908 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $76,188.27; subsequent years, $6,089.57	82,275 84	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	2,083 35	
8.	Salaries of officers, $.....; other compensation of officers, $.....	10,082 26	
9.	Salaries and other compensation of office employes	5,363 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, and inspections	17,363 64	
11.	Taxes on premiums, $340.97; Insurance Department fees and licenses, $2,219.09; Municipal licenses, $265.45; Tax on Franchise, $.....	2,825 51	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	2,364 42	
14.	Furniture, $127,418.00; Legal expenses, $548,666.00; Advertising and printing, $4,853.70	11,614 54	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $1,083.71; Library, $7,75; General Expense, $2,875.75; Exchange, $45.46; Commission on Contract and Plan, $6,480.59; Traveling Expense $5,766.17	16,259 43	
	Total Disbursements		$267,140 49
	Balance		$279,535 29
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	$7,864 20	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	65,688 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	26,504 59	
4.	Book Value of Bonds, $28,500.00; and Stocks, $1,450.00 (Schedule D)	29,950 00	
5.	Cash in office, $3,814.57; deposited in banks, $7,315.73. New York office, $3,498.29; Manufacturers National, $4,198.63; Waterbury Fourth National, $1,879.45; Waterbury National, $37.65; Mutual National, Troy, N. Y., $1,200 00	14,628 00	
6.	Agents' debit balance, $65,381.17; bills receivable, $63,928.33	129,309 50	
7.	Other assets, viz.: Library, $249.85; Furniture, $5,340.56	5,590 41	
	Total	$279,535 29	
	DEDUCT LEDGER LIABILITIES.		
8.	**Agents' credit balance, $.....; borrowed money, $.....; all other, $.....**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$279,535 29

CONNECTICUT INDEMNITY ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $2,043.50; accrued, $551.00; on Mortgages	$2,594 50	.....	
11.	Interest due, $2,436.33; accrued, $595 00; on other Assets, $.....	3,031 33	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	108 00	$5,733 83	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$1,068 75	$1,068 75	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$29,532 36	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$29,532 36	
17.	Other items			
18.	Total Non-Ledger assets			$36,334 94
	Gross Assets			$315,870 23

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $5,340.56; Supplies, Printed Matter, Stationery, $249.85	$5,590 41	
2.	Agents' debit balances not secured by bonds, $7,317.78; Bills Receivable, not secured, $63,928.33	71,246 11	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	100 00	
6.	Total	.....	76,936 52
	Total Admitted Assets		$238,933 71

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $1,621.64 (Schedule XI)	$4,621 64	
2.	Losses on stipulated premium policies, not adjusted, $42,800.00; resisted, $33,200.00 (Schedule XI)	76,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	2,000 00	
8.	Surrender value obligations due or accrued, $..... .....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments, paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon, (issue just commenced)	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$82,621 64
	Balance to protect Contracts		$156,312 07

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted) minus	$95,685 44	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	69,399 04	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16 .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	40,658 14	
18. Capital Stock, working capital	142,140 33	
Total Special Funds		$156,312 07

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,917	$12,013,280 00	35	$48,900 00
Policies or Certificates written or increased during the calendar year	3,481	7,385,473 00	27	64,050 00
Total	9,398	$19,398,753 00	62	$112,950 00
Deduct decreased or ceased to be in force during year	3,084	6,765,775 00	25	65,000 00
Total Policies or Certificates in force last December 31 (end of year)	6,314	$12,632,978 00	37	$47,950 00
Losses and claims unpaid December 31 (beginning of year)	23	$46,350 00	.....	.....
Losses and claims incurred during the calendar year	77	162,875 00	.....	.....
Total	100	$209,225 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	72	108,578 04	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	25	80,621 64	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

THE COVENANT MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. H. Smallinger. Secretary, B. F. Reinmund.

Incorporated January 9, 1877, under assessment laws.
Re-incorporated August 9, 1893.
Commenced business January 9, 1877.
Home office, Galesburg, Ill.

Approved June 22, 1893. Chapter 130.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, less $8,734.69 Credit Balances		$784,812 42

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $143,593.09; Mortuary, $26,050.63; Reserve, $.....; for other purposes (specify purpose) $.....	$169,643 72	
3. Subsequent year's Assessments or Premiums: Expense, $173,935.90; Mortuary, $1,168,418.43; Reserve, $30,735.44; for other purposes (specify purpose) $6,030.45, Deposit Fund	1,379,120 22	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	1,548,763 94	
5. Interest from Mortgages, $1,000.00; Bonds and Stocks, $15,187.27; Other sources, $2,417.41	18,604 68	
6. Rents (including $2,500.00 for Association's use of own buildings)	7,655 05	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)		
Total income during the year		1,575,023 67
Sum of both amounts		$2,359,836 09

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	1,244,691 80	
2.	Endowments, $ .....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $15,182.70	15,182 70	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $5,461.54; For Surrender Values, $3,896.22	9,357 76	
	Total paid to members (items 1 to 4)	1,269,232 26	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $117,052.09; subsequent years, $54,099.72	171,151 81	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,017 57	
7.	Salaries and allowances of managers and agents not paid by commissions	14,650 97	
8.	Salaries of officers, $21,746.64; other compensation of officers, $	21,746 64	
9.	Salaries and other compensation of office employes	35,276 82	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	25,755 00	
11.	Taxes or Premiums, $2,150.68; Insurance Department fees and licenses, $1,468.29; Municipal licenses, $324.35; Tax on Franchise, $.....	3,943 32	
12.	Taxes on Real Estate and Investments, $948.06; Expenses and repairs on Real Estate, $2,306.07	3,254 13	
13.	Rent (including $2,500.00 for Association's use of own buildings), less sub-leases	12,895 55	
14.	Furniture, $1,199.15; Legal expenses, $7,022.92; Advertising and printing, $8,431.62	16,653 69	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage and Express, $10,408.12; Traveling Expenses, $10,283.07; Directors and Auditors, $5,029.13; Miscellaneous Expenses, $7,909.40	33,629 72	
	Total Disbursements		$1,609,207 48
	Balance		$750,628 61
	(Total expenses, footings of items 5 to 16, $339,975.22.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $85,000.00; incumbered, $.....	$85,000 00	
2.	Loans on Mortgages of Real Estate, first liens, $20,000.00; not first liens, $.....	20,000 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $458,780.18; and Stocks, $.....	458,780 18	
5.	Cash in office, $12,949.66; deposited in banks, $54,823.91; First National Bank (Galesburg, Ill.), $48,378.42; The Nelsons Bank (Toronto, Ont.), $6,445.49	67,773 57	
6.	Agents' debit balance, $125,265.79; bills receivable, $.....	125,265 79	
7.	Other assets, viz.:	.....	
	Total	$756,819 54	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $..... .....; borrowed money, $.....; all other, Advanced premiums, $6,190.93	6,190 93	
9.	Total Net Ledger Assets, as per balance on page —		$750,628 61

COVENANT MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $222.22; on mortgages	$222 22	.....	
11.	Interest due, December 31, since paid, $1,314,11; accrued, $229.97; on other assets	4,544 08	.....	
12.	Rents due, $365.00; accrued, $7.50; on property or lease	372 50	$5,138 80	
13.	Market value of Real Estate over book value	$15,000 00	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	$15,000 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$168,174 00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	200,000 00	$368,174 00	
17.	Other items			
18.	Total Non-Ledger Assets			$388,312 80
	Gross Assets			$1,138,941 41

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $		.....	
2.	Agents' debit balances not secured by bonds, $50,000.00; Bills Receivable, not secured, $		$50,000 00	
3.	Loans on Personal Security, $		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		36,007 42	
6.	Total			86,007 42
	Total Admitted Assets			$1,052,933 99

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $4,000.00 (Schedule XI)	$4,000 00	
2.	Losses on stipulated premium policies, not adjusted, $82,050 00; resisted, $24,000 00 (Schedule XI)	106,050 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $13,750.00 (Schedule XI)	13,750 00	
4.	Losses on post mortem policies, not adjusted, $189,035.00; resisted, $15,500.00 (Schedule XI)	404,535 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	2,291 75	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $		.....
9.	Premiums or Assessments paid before due. Deducted in item 8 from Ledger Assets		.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	7,133 39	
11.	All other Liabilities, viz.:		.....
12.	Total Liabilities		$537,760 14
	Balance to protect Contracts		$515,173 85

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$89,124 17	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	335,874 65	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	90,175 03	
18. Capital Stock paid in	.....	
Total Special Funds		$515,173 85

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	42,312	$87,420,375 00	904	$1,523,125 00
Policies or Certificates written or increased during the calendar year	12,307	16,678,950 00	290	328,250 00
Total	54,619	$104,099,325 00	1,194	$1,851,375 00
Deduct decreased or ceased to be in force during year	10,128	17,537,250 00	299	390,250 00
Total Policies or Certificates in force last December 31 (end of year)	44,491	$86,562,075 00	895	$1,461,125 00
Losses and claims unpaid December 31 (beginning of year)	194	$466,285 00	2	$2,000 00
Losses and claims incurred during the calendar year	603	1,364,500 00	15	34,375 00
Total	797	$1,830,785 00	17	$36,375 00
Losses and claims paid, scaled down and compromised during the year	570	1,302,450 00	13	28,750 00
Losses and claims outstanding unpaid last December 31 (end of year)	227	528,335 00	4	7,625 00
Premiums and Assessments collected during year	.....	$1,548,763 94	.....	$27,169 32

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, C. E. Rawson, Secretary, L. C. Rawson,

Approved.....18..... Chapter 65.

Incorporated July 31, 1885, under Chapter 65.
Commenced business August 15, 1885.
Home office, Corner Eighth and Walnut Sts., Des Moines, Iowa.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$223,645 43

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. Assessments or Premiums: Expense, $78,570.49; Mortuary, $132,735.95; Reserve $27,885.52; for other purposes (specify purpose) Interest on Guarantee Notes, $1,913.57	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	241,105 53	
4. Medical Examiners' fees paid by applicant: Not reported to this office	.....	
Total paid by members	$241,105 53	
5. Interest from Mortgages and Certificates, $8,011.66; Bonds and Stocks, $..... Other Sources, $.....	8,011 66	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....; Unapplied Premiums	76 02	
8. From all other sources, viz.: (profit and loss account must be itemized) Advances to Agents repaid	5,029 55	
Guarantee Notes taken	24,065 00	
Total income during the year		$278,287 76
Sum of both amounts		$501,933 19

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$145,232 63	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $600.00	600 00	
3.	Advanced Payments returned, $44.74; Guarantee Notes returned, $451.00	495 74	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$146,328 37	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $42,473.65; subsequent years, $4,990.60	47,463 65	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	92 88	
7.	Salaries and allowances of managers and agents not paid by commissions	4,543 47	
8.	Salaries of officers, $8,000 00; other compensation of officers, $286.16	8,286 16	
9.	Salaries and other compensation of office employes	8,297 90	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	3,080 90	
11.	Taxes on premiums, $302.42; Insurance Department fees and licenses, $625.00; Municipal licenses, $.....; Tax on Franchise, $.....	927 42	
12.	Taxes, $12.30; Expenses and repairs on Real Estate, $.....	12 30	
13.	Rent (including $1,556.70 for Association's use of own buildings) less sub-leases	1,556 70	
14.	Furniture, $127.91; Legal expenses, $293.20; Advertising ($1,302.19) and printing ($1,718.46), $3,020.65	3,441 76	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz: (profit and loss account must be itemized) Accrued Interest, $64 78; Traveling Expenses, $1,362.00; Postage, $2,099.22; Inspection and Investigation, $2,671.42; Miscellaneous, $4,050.35	10,247 77	
	Total Disbursements		$234,279 28
	Balance		$267,653 91
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $6,462.81; incumbered, $.....	$6,462 81	
2.	Loans on Mortgages of Real Estate, first liens, $115,359.00; not first liens, $.....	115,359 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral; City Certificates	67,127 62	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $3,788.71; deposited in banks, $4,668.31. Des Moines National Bank, $3,270.67; Marion County National, $937.68; Central State Bank, $459.96	8,457 02	
6.	Agents' debit balance, $1,968.59; bills receivable, $.....	1,968 59	
7.	Other assets, viz.: Guarantee notes, $55,963.10; Missouri State Department, $1,000.00; Incomplete loans, $1,315.77	68,278 87	
	Total	$267,653 91	
	Guarantee notes charged off on lapsed policies	16,401 25	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$251,252 66

DES MOINES LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $708.00; accrued, $1,638.89; on Mortgages	$2,346 89	.....	
11.	Interest due, $634.81; accrued, $2,903 37; on other Assets	3,538 18	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$5,885 07	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$40,633 76	$40,633 76	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items			
18.	Total Non-Ledger assets			$46,518 83
	Gross Assets			$297,771 49

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	$11,633 76	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total	.....	11,633 76
	Total Admitted Assets		$286,137 73

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $14,000.00; resisted, $15,000.00 (Schedule XI)	$29,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments, paid before due	1,310 80	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$30,310 80
	Balance to protect Contracts		$255,826 93

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$4,574 27	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	201,690 21	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Guarantee Fund (less amount thereof included in Liabilities and in Assets not admitted)	49,562 45	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$255,826 93

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	10,242	$13,226,000 00	433	$543,500 00
Policies or Certificates written or increased and transferred to during the calendar year	2,388	5,428,250 00	85	113,000 00
Total	12,630	$18,654,250 00	518	$656,000 00
Deduct decreased or ceased to be in force during year	2,366	3,304,500 00	95	113,500 00
Total Policies or Certificates in force last December 31 (end of year)	10,264	$15,349,750 00	423	$543,000 00
Losses and claims unpaid December 31 (beginning of year)	15	$33,000 00	.....	.....
Losses and claims incurred during the calendar year	103	147,575 00	7	$7,250 00
Total	118	$180,575 00	7	$7,250 00
Losses and claims paid, scaled down and compromised during the year	103	151,575 00	7	7,250 00
Losses and claims outstanding unpaid last December 31 (end of year)	15	29,000 00	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$9,780 26

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EQUITABLE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Geo. W. Harbin. Secretary, F. H. Loring.

Approved March 14, 1882. Chapter 1.

Incorporated November 17, 1881, under Iowa Title 9.
Commenced Business March 12, 1882.
Home Office, Waterloo, Iowa, 500 Commercial street.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$64,277 79

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $23,265.93; Mortuary, $7,755.31; Reserve, $..... for other purposes (specify purpose), $.....	$31,021.24	
3. Subsequent year's Assessments or Premiums: Expense, $34,707.53; Mortuary, $133,419.45; Reserve, $1,220.15; for other purposes (specify purpose).....	169,347 13	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$200,368 37	
5. Interest from Mortgages, $220.75; Bonds and Stocks, $293.79; Other Sources, $.....	514 54	
6. Rents (including $608.34 for Association's use of own building)	4,015 00	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Assignments	22 00	
Total income during the year		204,919 91
Sum of both amounts		$269,197 70

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$124,858 54	
2.	Endowments, $664.31; Old Age benefits, $.....; Disability, Sick or Accident benefits, $512.25	1,176 56	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for dividends, $.....; for Surrender Values, $4,155.80	4,155 80	
	Total paid to members (items 1 to 4)	$130,190 90	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $20,096.37; subsequent years, $2,306.54	22,402 91	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	4,753 82	
7.	Salaries and allowances of Managers and Agents not paid by commissions	3,859 44	
8.	Salaries of Officers, $11,058.33; other compensation of Officers, $495.00	11,553 33	
9.	Salaries and other compensation of office employes	4,912 66	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	2,495 25	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $245.50; Municipal licenses, $68.20; Tax on Franchise, $.....	313 70	
12.	Taxes on Real Estate and Investments, $381.05; Expenses and Repairs on Real Estate, $179.89	560 94	
13.	Rent (including $608.34 for Association's use of own buildings) less sub-leases	780 00	
14.	Furniture, $229.38; Legal expenses, $1,567.76; Advertising and printing, $2,001.39	3,798 53	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Insurance, $90.08; traveling expense, $5,216.00; Interest, $85.84; Postage, $1,289.87; Fuel and Lights, $85.18; Office Expense, $218.02; Information Bureau, $208.24; Insurance Association Fees, $237.61; Express, $113.49; Telegrams, $115.97; Stationery, $105.05; Surplus Insurance, $5.84	7,771 67	
17.	Real Estate, $40.41; Bills Payable, $246.55	286 96	
	Total disbursements	.....	$193,480 11
	Balance (Total expenses, footings of items 5 to 16, $63,002.25.)	.....	$75,717 59

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $13,459.30, incumbered, $37,715.88	$51,175 18	
2.	Loans on Mortgages of Real Estate, first liens, $2,700.00; not first liens, $.....	2,700 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $1,000.00; and Stocks, $100 00	1,100 00	
5.	Cash in office, $1,238.79; deposited in banks: $10,625.27, First National Bank, Waterloo, Iowa	11,864 06	
6.	Agents' debit balance, $20,567.27; Bills receivable, $3,791.40	24,358 67	
7.	Other assets, viz.: Furniture and Fixtures	1,500 00	
	Total	$92,697 91	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $4,208.50; Borrowed money, $.....; all other, $12,771.82, Real Estate,	16,980 32	
9.	**Total Net Ledger Assets, as per balance on page —**		$75,717 59

EQUITABLE MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $74.00; accrued, $110.76; on Mortgages	$184 76	.....	
11.	Interest due, $.....; accrued, $4.45; on other Assets	4 45	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$189 21	
13.	Market value of Real Estate over book value	$5,824 82	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	$5,824 82	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$3,677 11	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	54,519 00	$58,196 11	
17.	Other items: Premiums called, not due		$10,247 54	
18.	Total Non-Ledger Assets			$74,457 68
	Gross Assets			$150,175 27
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $1,500.00; Supplies, Printed Matter, Stationery, $.....		$1,500 00	
2.	Agents' debit balances not secured by bonds, $9,273.45; Bills Receivable, not secured, $3,791.40		13,064 85	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		1,749 35	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		2,000 00	
6.	Total			18,314 20
	Total Admitted Assets			$131,861 07

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $4,950.00; resisted, $..... (Schedule XI)	$4,950 00	
3.	Losses on post mortem policies, due and unpaid, $1,727.75; adjusted, not due, $..... (Schedule XI)	1,727 75	
4.	Losses on post mortem policies, not adjusted, $35,769.00; resisted, $18,750 00 (Schedule XI)	54,519 00	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	228 98	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$61,425 73
	Balance to protect Contracts		$70,435 34

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$20,116 89	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	47,117 39	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,201 06	
18. Capital Stock paid in	.....	
Total Special Funds		$70,435 34

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	6,966	$10,274,080 00	1,193	1,651,305 00
Policies or Certificates written or increased during the calendar year	1,971	2,207,115 00	247	309,950 00
Total	8,937	$12,481,195 00	1,440	$1,961,255 00
Deduct decreased or ceased to be in force during year	3,818	5,054,904 00	425	$537,685 00
Total Policies or Certificates in force last December 31 (end of year)	5,119	$7,426,291 00	1,015	$1,423,570 00
Losses and claims unpaid December 31 (beginning of year)	47	87,977 75	1	2,500 00
Losses and claims incurred during the calendar year	95	110,978 00	10	21,000 00
Total	142	$198,955 75	11	$23,500 00
Losses and claims paid, scaled down and compromised during the year	88	137,759 00	8	15,500 00
Losses and claims outstanding unpaid last December 31 (end of year)	54	61,196 75	3	8,000 00
Premiums and Assessments collected during year	.....	$200,368 37	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EAGLE LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William Provin. Secretary, Robert Gowdy.

Incorporated, November 27, 1891, under Fraternal Beneficiary.
Commenced business, February 27, 1892.
Home office, 90 Elm Street, Westfield, Mass.

Approved ....., 18 ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$9,622 83

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$5,910 00	
2. First year's Assessments or Premiums: Expense, $..... Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $.....	.....	
3. Subsequent years' Assessments or Premiums: Expense, $6,366.15; Mortuary, $15,402.41; Reserve, $3,577.80; for other purposes (specify purpose) $.....	25,346 36	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$31,256 36	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		31,256 36
Sum of both amounts		$40,879 19

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$16,527 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$16,527 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $	5,956 13	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	2,680 08	
8.	Salaries of officers, $.....; other compensation of officers, $	1,219 19	
9.	Salaries and other compensation of office employes	863 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $69.00; Municipal licenses, $.....; Tax on Franchise, $	69 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $.....; Legal expenses, $105.00; Advertising and printing, $482.85	587 85	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz. (profit and loss account must be itemized): Sundries	663 28	
	Total Disbursements		$28,566 03
	Balance		$12,313 16
	(Total expenses, footings of items 5 to 16, $12,038.53.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	.....	
5.	Cash in office, $1,029.40; deposited in banks, $11,283.76 (First National Bank, Westfield)	$12,313 16	
6.	Agents' debit balance, $.....; bills receivable, $	.....	
7.	Other assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $	.....	
9.	Total Net Ledger Assets, as per balance on page —		$12,313 16

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EAGLE LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William Provin. Secretary, Robert Gowdy.

Incorporated, November 27, 1891, under Fraternal Beneficiary.
Commenced business, February 27, 1892.
Home office, 90 Elm Street, Westfield, Mass.

Approved ....., 18 ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$9,622 83

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$5,910 00	
2. First year's Assessments or Premiums: Expense, $..... Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $.....	.....	
3. Subsequent years' Assessments or Premiums: Expense, $6,366.15; Mortuary, $15,402.41; Reserve, $3,577.80; for other purposes (specify purpose) $.....	25,346 36	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$31,256 36	
terest from Mortgages, $.....; Bonds and Stocks, $ .....; Other sources, $.....	.....	
nts (including $.....for Association's use of own buildings)	.....	
ft on disposal of Real Estate, $.....; of Securities, $.....	.....	
m all other sources, viz.: (profit and loss account must be itemized)	.....	
income during the year		31,256 36
		$40,879 19

DISBURSEMENTS DURING YEAR.

Death Benefits, $..... ; to rejected applicants ..... ; Disability, Sick or Accident benefits, $.....

Total paid to members (items 1 to 4) ..... ; for Surrender Values, $.....

Commissions, $..... ; Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums to banks or collectors .....

Salaries and allowances of officers, $..... ; subsequent years, $..... ; managers and agents not paid by commissions .....

Salaries and other compensation of office employes ..... ; other compensation of officers, $.....

Medical Examiners' fees, whether paid direct by members or otherwise .....

Premiums, $..... ; Insurance Department fees and licenses, $80.00; Municipal licenses, $.....

Franchise, $..... ; Real Estate and Investments, $..... ; Expenses and repairs on Real Estate, $..... ; Tax

Salaries $..... ; Legal expenses, $100.00; Advertising and printing, $142.80; Sundries .....

Disposal of Real Estate, $..... ; Association's use of own buildings (less sub. income) .....

Items, viz. (profit and loss account must be itemized) .....

Total Disbursements $16,527 50

Balance 5,956 13

Total expenses, footings of items 5 to 16, $12,538.53.) 3,380 00

..... 1,219 19

..... 66 00

..... 49 00

..... 147 00

..... 662 28

$12,527 50

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

LEDGER ASSETS.

..... of Real Estate, unincumbered, $..... ; incumbered, $.....

Mortgages of Real Estate, first liens, $..... ; not first liens, $.....

Secured by pledge of Bonds, Stocks, or other Collateral

Value of Bonds, $..... ; and Stocks, $.....

Value, $1,029.40; deposited in banks, $11,283.76 (First National Bank, Westfield)

Debit balance, $..... ; bills receivable, $.....

Assets, viz.:

Total .....

DEDUCT LEDGER LIABILITIES.

Credit balance, $..... ; borrowed money, $..... ; all other, $.....

Total Net Ledger Assets, as per balance on page —

Losses ..

Losses and ..

Premiums and A..

EAGLE LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	$.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$5,000 00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	4,000 00	$9,000 00	
17.	Other items:		.....	
18.	Total Non-Ledger Assets		.....	$9,000 00
	Gross Assets		.....	$21,213 16

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets		.....	

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $4,000 00 (Schedule XI)	$4,000 00	
4.	Losses on post mortem policies, not adjusted, $1,000 00; resisted, $10,538 28 (Schedule XI)	14,538 28	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$18,538 28
	Balance to protect Contracts		2,774 88

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,470	$2,140,500 00	183	$257,000 00
Policies or Certificates written or increased during the calendar year	922	1,421,000 00	60	77,000 00
Total	2,392	$3,561,500 00	243	$334,000 00
Deduct decreased or ceased to be in force during year	354	511,500 00	56	65,000 00
Total Policies or Certificates in force last December 31 (end of year)	2,038	$3,050,000 00	187	$269,000 00
Losses and claims unpaid December 31 (beginning of year)	4	$7,035 28	.....	.....
Losses and claims incurred during the calendar year	20	33,500 00	2	$4,000 00
Total	24	$40,535 28	.....	.....
Losses and claims paid, scaled down and compromised during the year	12	22,000 00	2	$4,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	12	18,535 28	.....	.....
Premiums and Assessments collected during year	4	$18,980 21	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EMPIRE LIFE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Evelyn L. Bissell, M. D. Secretary, George W. Godward.

Incorporated .....1881.
Commenced business, February 14, 1882.
Home office, 220 Broadway, New York City.

Approved ..... 18..... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$14,129 78

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $17,535.39; Mortuary, $4,735.38; Reserve, $..... .....; for other purposes (specify purpose) $.....	$22,270 77	
3. Subsequent year's Assessments or Premiums: Expense, $15,983.43; Mortuary, $57,427.23; Reserve, $.....; for other purposes (specify purpose) $.....	73,410 66	
4. Medical Examiners' fees paid by applicant	210 00	
Total paid by members	$95,891 43	
5. Interest from Mortgages, $.....; Bonds and Stocks, $165.00; Other Sources, $	165 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		96,056 43
Sum of both amounts		$110,186 21

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$66,738 76	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $20.00	20 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values	639 41	
	Total paid to members (items 1 to 4)	$67,398 17	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $.....; subsequent years, $.....	4,807 56	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	366 96	
7.	Salaries and allowances of managers and agents not paid by commissions	2,775 00	
8.	Salaries of officers, $3,200.00; other compensation of officers, $.....	3,200 00	
9.	Salaries and other compensation of office employes	4,310 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	481 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $439; Municipal licenses, $.....; Tax on Franchise, $.....	439 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own building), less sub-leases	.....	
14.	Furniture, $478.79; Legal expenses, $2,412.20; Advertising and printing, $1,725.81	4,616 80	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Expenses, $2,639.75; Postage, $1,412.62; Miscellaneous Expense, $1,543.29; Investigation, $1,411.00; Interest, $78.41	7,085 07	
	Total Disbursements		$98,222 88
	Balance		$11,963 33
	(Total expenses, footings of items 5 to 16, $30,824.71.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31, 1897.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $5,000.00; and Stocks, $.....	$5,000 00	
5.	Cash in office, $124.58; deposited in banks, $6,838.75 (Holland Trust Co., Seventh National Bank, Washington Trust Co., E. Tripp & Co., Fifth National Bank, Missouri)	6,963 33	
6.	Agents' debit balance, $6,751.00; bills receivable, $.....	.....	$6,751 00
7.	Other assets, viz.:	.....	
	Total	$11,963 33	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —.		11,963

EMPIRE LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$9,375 17		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	52,326 74	$61,701 91	
17.	Other items, Furniture, Fixtures and Safe		$3,378 00	
18	Total Non-Ledger Assets			$65,079 91
	Gross Assets			$83,794 24
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $3,378.00; Supplies, Printed Matter, Stationery, $.....		3,378 00	
2.	Agents' debit balances not secured by bonds, $6,751.00; Bills Receivable, not secured, $.....		6,751 00	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	$10,129 00
	Total Admitted Assets		.....	$73,665 24

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $..... (Schedule XI)	.....
3.	Losses on post mortem policies, due and unpaid, $1,545.00; adjusted, not due, $4,791.00 (Schedule XI)	$6,336 00
4.	Losses on post mortem policies, not adjusted, $18,677.00; resisted, $14,970.00 (Schedule XI)	33,647 00
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....
9.	Premiums or Assessments paid before due	.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other Liabilities, viz.	.....
12.	Total Liabilities	$39,983 00
	Balance to protect Contracts	$33,682 24

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	2,968	$5,161,500 00	41	$54,750 00
Policies or Certificates written or increased during the calendar year	1,639	2,209,625 00	35	46,500 00
Total	4,607	$7,371,125 00	76	$101,250 00
Deduct decreased or ceased to be in force during year	637	851,200 00	4	9,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,970	$6,519,925 00	72	$92,250 00
Losses and claims unpaid December 31 (beginning of year)	38	$77,125 00	.....	.....
Losses and claims incurred during the calendar year	64	81,600 00	.....	.....
Total	102	$158,725 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	63	107,725 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	39	51,000 00	.....	.....
Premiums and Assessments collected during year	.....	$95,181 43	.....	$1,558 25

EQUITABLE MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $74.00; accrued, $110.76; on Mortgages	$184 76	.....	
11.	Interest due, $.....; accrued, $4.45; on other Assets	4 45	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$189 21	
13.	Market value of Real Estate over book value	$5,824 82	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	$5,824 82	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$3,677 11	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	54,519 00	$58,196 11	
17.	Other items: Premiums called, not due		$10,247 54	
18.	Total Non-Ledger Assets			$74,457 68
	Gross Assets			$150,175 27
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $1,500.00; Supplies, Printed Matter, Stationery, $.....		$1,500 00	
2.	Agents' debit balances not secured by bonds, $9,273.45; Bills Receivable, not secured, $3,791.40		13,064 85	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		1,749 35	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		2,000 00	
6.	Total			18,314 20
	Total Admitted Assets			$131,861 07

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $4,950.00; resisted, $..... (Schedule XI)	$4,950 00	
3.	Losses on post mortem policies, due and unpaid, $1,727.75; adjusted, not due, $..... (Schedule XI)	1,727 75	
4.	Losses on post mortem policies, not adjusted, $35,769.00; resisted, $18,750 00 (Schedule XI)	54,519 00	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	228 98	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$61,425 73
	Balance to protect Contracts		$70,435 34

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$20,116 89	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	47,117 39	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,201 06	
18. Capital Stock paid in	.....	
Total Special Funds		$70,435 34

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	6,966	$10,274,080 00	1,193	1,651,305 00
Policies or Certificates written or increased during the calendar year	1,971	2,207,115 00	247	309,950 00
Total	8,937	$12,481,195 00	1,440	$1,961,255 00
Deduct decreased or ceased to be in force during year	3,818	5,054,904 00	425	$537,685 00
Total Policies or Certificates in force last December 31 (end of year)	5,119	$7,426,291 00	1,015	$1,423,570 00
Losses and claims unpaid December 31 (beginning of year)	47	87,977 75	1	2,500 00
Losses and claims incurred during the calendar year	95	110,978 00	10	21,000 00
Total	142	$198,955 75	11	$23,500 00
Losses and claims paid, scaled down and compromised during the year	88	137,759 00	8	15,500 00
Losses and claims outstanding unpaid last December 31 (end of year)	54	61,196 75	3	8,000 00
Premiums and Assessments collected during year	.....	$200,368 37	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EAGLE LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William Provin. Secretary, Robert Gowdy.

Incorporated, November 27, 1891, under Fraternal Beneficiary.
Commenced business, February 27, 1892.
Home office, 90 Elm Street, Westfield, Mass.

Approved ....., 18 ..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$9,622 83

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$5,910 00	
2. First year's Assessments or Premiums: Expense, $..... Mortuary, $.....; Reserve, $..... for other purposes (specify purpose) $.....	.....	
3. Subsequent years' Assessments or Premiums: Expense, $6,366.15; Mortuary, $15,402.41; Reserve, $3,577.80; for other purposes (specify purpose) $.....	25,346 36	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$31,256 36	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		31,256 36
Sum of both amounts		$40,879 19

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$16,527 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$16,527 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	5,956 13	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	2,680 08	
8.	Salaries of officers, $.....; other compensation of officers, $.....	1,219 19	
9.	Salaries and other compensation of office employes	863 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $69.00; Municipal licenses, $.....; Tax on Franchise, $.....	69 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $ .....; Legal expenses, $105.00; Advertising and printing, $482.85	587 85	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Sundries	663 28	
	Total Disbursements		$28,566 03
	Balance		$12,313 16
	(Total expenses, footings of items 5 to 16, $12,038.53.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $1,029.40; deposited in banks, $11,283.76 (First National Bank, Westfield)	$12,313 16	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$12,313 16

EAGLE LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	$.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$5,000 00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	4,000 00	$9,000 00	
17.	Other items:		.....	
18.	Total Non-Ledger Assets		.....	$9,000 00
	Gross Assets		.....	$21,213 16

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	
	Total Admitted Assets		.....	

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $4,000 00 (Schedule XI)		$4,000 00	
4.	Losses on post mortem policies, not adjusted, $4,000 00; resisted, $10,538.28 (Schedule XI)		14,538 28	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		.....	
9.	Premiums or Assessments paid before due		.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		.....	
11.	All other liabilities, viz.:		.....	
12.	Total Liabilities			$18,538 28
	Balance to protect Contracts			2,774 88

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,470	$2,140,500 00	183	$257,000 00
Policies or Certificates written or increased during the calendar year	922	1,421,000 00	60	77,000 00
Total	2,392	$3,561,500 00	243	$334,000 00
Deduct decreased or ceased to be in force during year	354	511,500 00	56	65,000 00
Total Policies or Certificates in force last December 31 (end of year)	2,038	$3,050,000 00	187	$269,000 00
Losses and claims unpaid December 31 (beginning of year)	4	$7,035 28	.....	.....
Losses and claims incurred during the calendar year	20	33,500 00	2	$4,000 00
Total	24	$40,535 28	.....	.....
Losses and claims paid, scaled down and compromised during the year	12	22,000 00	2	$4,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	12	18,535 28	.....	.....
Premiums and Assessments collected during year	4	$18,980 21	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

EMPIRE LIFE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Evelyn L. Bissell, M. D. Secretary, George W. Godward.

Incorporated .....1881.
Commenced business, February 14, 1882.
Home office, 220 Broadway, New York City.

Approved ..... 18..... Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$14,129 78

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $17,535.39; Mortuary, $4,735.38; Reserve, $..... .....; for other purposes (specify purpose) $.....	$22,270 77	
3. Subsequent year's Assessments or Premiums: Expense, $15,983.43; Mortuary, $57,427.23; Reserve, $.....; for other purposes (specify purpose) $.....	73,410 66	
4. Medical Examiners' fees paid by applicant	210 00	
Total paid by members	$95,891 43	
5. Interest from Mortgages, $.....; Bonds and Stocks, $165.00; Other Sources, $	165 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		96,056 43
Sum of both amounts		$110,186 21

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$66,738 76	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $20.00	20 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values	639 41	
	Total paid to members (items 1 to 4)	$67,398 17	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $.....; subsequent years, $.....	4,807 56	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	366 96	
7.	Salaries and allowances of managers and agents not paid by commissions	2,775 00	
8.	Salaries of officers, $3,200.00; other compensation of officers, $.....	3,200 00	
9.	Salaries and other compensation of office employes	4,310 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	481 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $439; Municipal licenses, $.....; Tax on Franchise, $.....	439 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own building), less sub-leases	.....	
14.	Furniture, $478.79; Legal expenses, $2,412.20; Advertising and printing, $1,725.81	4,616 80	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Expenses, $2,639.75; Postage, $1,412.62; Miscellaneous Expense, $1,543.29; Investigation, $1,411.00; Interest, $78.41	7,085 07	
	Total Disbursements		$98,222 88
	Balance		$11,963 33
	(Total expenses, footings of items 5 to 16, $30,824.71.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31, 1897.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $5,000.00; and Stocks, $.....	$5,000 00	
5.	Cash in office, $124.58; deposited in banks, $6,838.75 (Holland Trust Co., Seventh National Bank, Washington Trust Co., E. Tripp & Co., Fifth National Bank, Missouri)	6,963 33	
6.	Agents' debit balance, $6,751.00; bills receivable, $.....	.....	$6,751 00
7.	Other assets, viz.:	.....	
	Total	$11,963 33	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —.		11,963

EMPIRE LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$9,375 17		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	52,326 74	$61,701 91	
17.	Other items, Furniture, Fixtures and Safe		$3,378 00	
18	Total Non-Ledger Assets			$65,079 91
	Gross Assets			$83,794 24
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $3,378.00; Supplies, Printed Matter, Stationery, $.....		3,378 00	
2.	Agents' debit balances not secured by bonds, $6,751.00; Bills Receivable, not secured, $.....		6,751 00	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	$10,129 00
	Total Admitted Assets		.....	$73,665 24

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $..... (Schedule XI)	.....
3.	Losses on post mortem policies, due and unpaid, $1,545.00; adjusted, not due, $4,791.00 (Schedule XI)	$6,336 00
4.	Losses on post mortem policies, not adjusted, $18,677.00; resisted, $14,970.00 (Schedule XI)	33,647 00
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....
9.	Premiums or Assessments paid before due	.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other Liabilities, viz.	.....
12.	**Total Liabilities**	$39,983 00
	Balance to protect Contracts	$33,682 24

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Shares.	Number.	Shares.
Policies or Certificates in force December 31 (beginning of year)	2,968	$5,161,500 00	41	$54,750 00
Policies or Certificates written or increased during the calendar year	1,639	2,209,625 00	35	46,500 00
Total	4,607	$7,371,125 00	76	$101,250 00
Deduct decreased or ceased to be in force during year	637	851,200 00	4	9,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,970	$6,519,925 00	72	$92,250 00
Losses and claims unpaid December 31 (beginning of year)	38	$77,125 00	.....	.....
Losses and claims incurred during the calendar year	64	81,600 00	.....	.....
Total	102	$158,725 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	63	107,725 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	39	51,000 00	.....	.....
Premiums and Assessments collected during year	.....	$95,181 43	.....	$1,558 25

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FIDELITY MUTUAL AID ASSOCIATION,

Organized under the laws of the State of California, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, C. W. Nevin. Secretary, J. L. M. Sheuerby.

Incorporated October 20, 1888, under General Incorporation Laws.
Commenced business October 20, 1888.
Home office, 303 California Street, San Francisco, Cal.

Approved October 20, 1888. Chapter .....
Capital authorized. . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$20,729 35

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$6,415 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	$29,367 26	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose)	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$35,782 26	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $249.37	249 37	
6. Rents (including $106.00 for Association's use of own buildings)	106 00	
7. Profit on disposal of Real Estate, $1,500.00; of Securities, $.....	1,500 00	
8. From all other sources, viz.: (profit and loss account must be itemized) Agents	260 24	
Total income during the year		37,897 87
Sum of both amounts		$58,627 22

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$808 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $12,664.78	12,664 78	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $..... ; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$13,472 78	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	6,415 00	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	4,950 01	
7.	Salaries and allowances of Managers and Agents not paid by commissions	1,154 00	
8.	Salaries of Officers, $3,000.00; other compensation of Officers, $.....	3,000 00	
9.	Salaries and other compensation of office employes	1,927 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $415.07; Municipal licenses, $.....; Tax on Franchise, $.....	415 07	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $1,361.50 for Association's use of own buildings) less sub-leases	1,361 50	
14.	Furniture, $.....; legal expenses, $447.00; Advertising and printing, $1,498.34	2,017 34	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage account, $570.56; Janitor, $96.00; Traveling Expenses, $518.49; Sundry Expenses, $326.93	$1,511 98	
	Total Disbursements		$36,428 18
	Balance (Total expenses, footings of items 5 to 16, $.....)		$22,199 04

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $385.20; not first liens, $255.85	$641 05	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $334.55	334 55	
5.	Cash in office, $299.95; deposited in banks, $11,800.55. (American Bank and Trust Company, San Francisco, $9,435.47; California Safe Deposit and Trust Company, $802.00; People's Home Savings Bank, San Francisco, $1,562.86)	12,100 28	
	Bonded Collectors, $1,195.16	1,195 16	
6.	Agents' debits balance, $1,123.38; Bills receivable, $804.62	1,928 00	
7.	Other Assets, viz.: Insurance Department State of California, $5,000.00; Insurance Department State of Missouri, $1,000.00	6,000 00	
	Total	$22,199 04	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $260.24; Borrowed money, $..... ; all other $623.41	883 65	
9.	Total Net Ledger Assets, as per balance on page 1		$21,315 39

FIDELITY MUTUAL AID ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value. Loans to Policy-holders	.....	$179 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force. Quarterly Premiums	.....	$2,602 50	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$10,915 55	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$2,781 50
	Gross Assets			$24,096 89

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $..... Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $..... Bills Receivable, not secured, $		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			.....
	Total Admitted Assets			$24,096 89

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $2,000.00; resisted, $602.00 (Schedule XI)	2,602 50	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$2,602 50
	Balance to protect Contracts		$21,494 39

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$6,001 00
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	15,314 39
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,941	$545,700 00	15	$2,375 00
Policies or Certificates written or increased during the calendar year	2,250	1,677,100 00	20	14,300 00
Total	5,191	$2,222,800 00	35	$16,675 00
Deduct decreased or ceased to be in force during year	2,896	1,317,300 00	18	.....
Total Policies or Certificates in force last December 31 (end of year)	2,295	$905,500 00	17	$14,000 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	562	15,472 78	1	17 50
Total	562	$15,472 78	1	17 50
Losses and claims paid, scaled down and compromised during the year	561	13,472 78	1	17 50
Losses and claims outstanding unpaid last December 31 (end of year)	1	2,000 00	.....	.....
Premiums and Assessments collected during year, $2,671.39 (life premiums)	.....	.....	.....	$17 88

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, L. G. Fouse. Secretary, W. S. Campbell.

Incorporated December 2, 1878. Under assessment laws.
Commenced business January 1, 1879.
Home office, 112-116 N. Broad street, Philadelphia, Pa.

Approved May 1, 1876. Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, $1,658,554.19; deduct ledger credit balances, 1896, $11,221.56		$1,647,332 63

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $443,132.80; Mortuary, $97,503.79; Reserve, $.....; for other purposes (specify purpose), $	$540,636 59	
3. Subsequent year's Assessments or Premiums: Expense, $287,185.67; Mortuary, $542,048.40; Reserve, $383,706.86; for other purposes (specify purpose), $	1,212,940 93	
4. Medical Examiners' fees paid by applicant	3,418 72	
Total paid by members	1,756,996 24	
5. Interest from Mortgages, $11,315.38; Bonds and Stocks, $396.28; Other Sources, $21,016.62	32,728 28	
6. Rents (including $30,000.00 for Association's use of own buildings)	64,958 88	
7. Profit on disposal of Real Estate, $932.98; of Securities, $171.92	1,104 90	
8. From all other sources, viz. (profit and loss account must be itemized): Fees for changing policies	513 00	
Total income during the year		1,856,301 30
Sum of both amounts		$3,503,633 93

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$629,202 75	
2.	Endowments, $ .....; Old Age benefits, $ .....; Disability, Sick or Accident benefits, $	.....	
3.	Advance Payments returned to rejected applicants	15,352 62	
4.	Paid members for Dividends, $18,791.89; for Surrender Values, $59,122.05	77,913 94	
	Total paid to members (items 1 to 4)	$722,469 31	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees dues, assessments or premiums, $255,914.23; subsequent years, $90,593.82	346,508 05	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	9,597 96	
7.	Salaries and allowances of managers and agents not paid by commissions	55,141 65	
8.	Salaries of officers, $27,897.30; other compensation of officers, $	27,897 30	
9.	Salaries and other compensation of office employes	89,301 22	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	49,433 94	
11.	Taxes on premiums, $5,444.70; Insurance Department fees and licenses, $1,162.02; Municipal licenses, $1,719.85; Tax on Franchise, $.....	8,326 57	
12.	Taxes on Real Estate and Investments, $13,882.92; Expenses and repairs on Real Estate, $23,119.83	37,002 75	
13.	Rent (including $30,000.00 for Association's use of own buildings), less sub-leases	49,878 19	
14.	Furniture, $3,952.20; Legal expenses, $2,441.13; Advertising and printing, $45,456.17	51,849 50	
15.	Losses on disposal of Real Estate, $1,434.04; of Securities, $5,070.01	6,504 05	
16.	All other items, viz.: (profit and loss account must be itemized) Janitor, Fuel, etc., $1,166.05; Expressage and Telegrams, $3,888.71; Traveling Expenses, $21,447.88; Postage, $13,253.14; Legislation, $1,336.07; Library, $1,105.63; Sundry Expenses, $2,470.78	44,668 26	
	Total Disbursements		$1,498,578 75
	Balance		$2,005,055 18
	(Total expenses, footings of items 5 to 16, $776,109.44.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $1,157,766.64; incumbered, $.....	1,157,766 64	
2.	Loans on Mortgages of Real Estate, first liens, $282,627.33; not first liens, $2,708.13	285,335 46	
	Loans on Policies reserved, including liabilities	57,603 09	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	46,913 64	
	Interest-bearing Notes, secured by liens on Policies	69,277 99	
4.	Book Value of Bonds, $88,796.75; and Stocks, $10,329.50	99,126 25	
5.	Cash in office, $566.65; deposited in banks, $52,330.23; Union Trust Co., $16,372.39; Third National Bank, $10,283.82; Seventh National Bank, $10,237.56; Ninth National Bank, $15,436.46	52,896 88	
6.	Agents' debit balance, $199,407.35; Bills receivable, $13,175.62	212,582 97	
7.	Other assets, viz.: Due from Citizens' M. L. Ins. Co., $25,309.07; Minn. Loan and Trust Co., $779.47	26,088 54	
	Supplies, $2,499.89; Suspended Banks, $1,069.39	3,569 28	
	Total	2,011,160 74	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $799.17; borrowed money, $..... .....; all other, $5,306.39	6,105 56	
9.	Total Net Ledger Assets, as per balance on page —		$2,005,055 18

FIDELITY MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $3,027.22; accrued, $4,623.06; on Mortgages	$7,650 28	.....	
11.	Interest due, $.....; accrued, $2,628.05; on other Assets	2,628 05	.....	
12.	Rents due, $.....; accrued, $2,727.20; on property or lease	2,727 20	$13,005 53	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$1,511 75	$1,511 75	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not assessed for, exceeding one assessment nor the amount of post mortem claims contested not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$14,517 28
	Gross Assets			$2,019,572 46

DEDUCT ASSETS NOT ADMITTED.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $2,499.89	$2,499 89	
2.	Agents' debit balances not secured by bonds, $141,303.75; Bills Receivable, not secured, $13,175.62	154,479 37	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		156,979 26
	Total Admitted Assets		$1,862,593 20

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $5,498.35; adjusted, not due, $6,000.00 (Schedule XI)	$11,498 35	
2.	Losses on stipulated premium policies, not adjusted, $130,000.00; resisted, $42,000.00 (Schedule XI)	172,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $ .....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face $1,400.00 discounted at 4 per cent.) $1,157.00, included in Ledger Liabilities	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	5,000 00	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued	.....	
9.	Premiums or Assessments paid before due	1,000 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon, 4 per cent reserve on paid-up and limited advance payment policies	493,244 28	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$682,742 63
	Balance to Protect Contracts		$1,179,850 57

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Contingent Fund (less amount thereof included in Liabilities and in Assets not admitted)	$1,172,888 07	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,968 50	
18. Capital Stock paid in	.....	
Total Special Funds		$1,179,850 57

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	29,005	$67,412,955 92	429	$798,250 00
Policies or Certificates written or increased during the calendar year	8,524	19,898,208 35	264	545,878 50
Total	37,529	$87,311,164 27	693	$1,344,128 50
Deduct decreased or ceased to be in force during year	5,876	14,437,437 17	106	192,599 50
Total Policies or Certificates in force last December 31 (end of year)	31,653	$72,873,727 10	587	$1,151,529 00
Losses and claims unpaid December 31 (beginning of year)	57	$138,500 00	1	$2,000 00
Losses and claims incurred during the calendar year	284	684,923 28	.....	.....
Total	341	$823,423 28	1	$2,000 00
Losses and claims paid, scaled down and compromised during the year	267	639,924 93	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	74	183,498 35	1	2,000 00
Premiums and Assessments collected during year	.....	$1,753,577 52	.....	$23,710 74

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FRANKLIN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, D. T. Littler. Secretary, T. C. Roseberry.

Incorporated July 23, 1884.
Commenced business July 23, 1884.
Home office, Corner Third and Monroe Sts., Springfield, Ill.

Approved.....18.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, $150,906.61 + Agents' Debit Balance, $2,321.30		$153,227 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$2,901 50	
2. First Year's Assessments or Premiums: Expense, $26,747.16; Mortuary, $.....; Reserve or Security, $5,901.75; for other purposes (specify purpose) $.....	32,648 91	
3. Subsequent years Assessments or Premiums: Expense, $37,007.77; Mortuary, $69,056.62; Reserve or Security, $6,428.50; for other purposes (specific purpose), $.....	112,492 89	
4. Medical Examiners' fees paid by applicant	7,257 30	
Total paid by members	$155,300 60	
5. Interest on Mortgages, $1,951.00; Bonds and Stocks, $4,071.00; Other Sources, $.....	6,022 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Reinstatements	2,033 09	
Total income during the year		163,355 69
Sum of both amounts		$316,583 60

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$85,103 83	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	40 08	
4.	Paid members for Dividends, $455.68; for Surrender Values, $250 00	705 68	
	Total paid to members (items 1 to 4)	$85,849 59	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $23,426.53; subsequent years, $4,590.08	28,016 61	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	1,130 15	
7.	Salaries and allowances of Managers and Agents not paid by commissions	6,935 11	
8.	Salaries of officers, $18,833 40; Other compensation of officers, $	18,833 40	
9.	Salaries and other compensation of office employes	3,565 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, and Medical Director	7,605 15	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $134.00; Municipal licenses, $30.40; Tax on Franchise, $.....	164 40	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $114.10; Legal expenses, $.....; Advertising and printing, $871.29	985 39	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Stamps, $1,012 41; Sundry items, $1,708.72	2,721 13	
	Total Disbursements		$155,806 43
	Balance		$160,777 17
	(Total expenses, footings of items 5 to 16, $69,956.84.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $29,000.00; not first liens, $	$29,000 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $2,111 00; and stocks, $99,400.00	101,511 00	
5.	Cash in office, $.....; deposited in banks: First National Bank, Springfield, Ill., $27,165.70	27,165 70	
6.	Agents' debit balance, $3,348.98; bills receivable, $.....	3,348 98	
7.	Other assets, viz.:	.....	
	Total	$161,025 68	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $248.51; borrowed money, $.....; all other, $	248 51	
9.	Total Net Ledger Assets, as per balance on page —		$160,777

FRANKLIN LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS

10.	Interest due, $.....; accrued, $497.19; on Mortgages	$497 19	.....	
11.	Interest due, $.....; accrued, $38.33; on other Assets	38 33	.....	
12.	Rents due, $ .....; accrued, $.....; on property or lease	.....	$535 52	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$10,979 00	10,979 00	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items: Furniture, fixtures, printed matter, etc		300 00	
18.	Total Non-Ledger Assets		.....	$11,814 52
	Gross Assets		.....	$172,591 69

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $250.00; Supplies, Printed Matter, Stationery, $50.00	$300 00	
2.	Agents' debit balances not secured by bonds, $3,348.98; Bills Receivable, not secured, $.....	3,348 98	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		3,648 98
	Total Admitted Assets		$168,942 71

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, ...; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, ...; resisted, $ ..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$2,847 95	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	179 01	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$3,026 96
	Balance to protect Contracts		$165,915 75

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$62,979 86	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	100,797 38	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	2,138 51	
Total Special Funds		$165,915 75

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	7,419	$7,643,250 00	536	$574,000 00
Policies or Certificates written or increased during the calendar year	2,623	2,962,500 00	46	53,500 00
Total	10,042	$10,605,750 00	582	$627,500 00
Deduct decreased or ceased to be in force during year	2,003	2,142,500 00	81	85,000 00
Total Policies or Certificates in force last December 31 (end of year)	8,039	$8,463,250 00	501	$542,500 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	85	88,500 00	4	4,000 00
Total	85	$88,500 00	4	$4,000 00
Losses and claims paid, scaled down and compromised during the year	85	88,500 00	4	4,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$155,300 60	.....	$9,954 87

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FRATERNAL BENEFICIAL ASSOCIATION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Died recently. Secretary, J. G. Robison.

Incorporated Oct. 15, 1892, under assessment laws.
Commenced business April, 1886.
Home office, Toledo, Ohio.

Approved.....18.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$30,440 38

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$6,428 50	
2. First year's Assessments or Premiums: Expense, $; Mortuary, $; Reserve, $; for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments or Premiums: Expense, $14,204.52; Mortuary, $28,456.82; Reserve, $1,738.15; for other purposes (specify purpose) $	47,399 49	
4. Medical examiners' fees paid by applicant	751 00	
Total paid by members	$54,578 99	
5. Interest from Mortgages $2,042.62; Bonds and Stocks, $; Other Sources, $77.31	2,119 93	
6. Rents (including $ for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $; of Securities, $	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		56,698 92
Sum of both amounts		$87,139 30

DISBURSEMENTS DURING YEAR.

1. Death claims or installments paid	$24,800 00	
2. Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $	10,092 66	
3. Advanced Payments returned to rejected applicants	11 66	
4. Paid members for Dividends, $.....; for Surrender Values, $	.....	
Total paid to members (items 1 to 4)	$39,904 32	
5. Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $6,428.50; subsequent years, $	6,428 50	
6. Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,577 56	
7. Salaries and allowances of managers and agents not paid by commissions	1,446 50	
8. Salaries of officers, $4,407.06; other compensation of officers, $	4,407 06	
9. Salaries and other compensation of office employes	964 75	
10. Medical Examiners' fees, whether paid direct by members or otherwise	751 00	
11. Taxes on premiums, $.....; Insurance Department fees and licenses, $86.00; Municipal licenses, $.....; Tax on Franchise, $	86 00	
12. Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13. Rent (including $534 93 for Association's use of own buildings) less sub-leases	534 93	
14. Furniture, $96.85; Legal expenses, $32.00; Advertising and printing, $737.29	866 14	
15. Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16. All other items, viz.: (profit and loss account must be itemized) Traveling expenses, $595.85; Incidental expense, $50.24; Treasurer's bond, $75.00; Postage, $654.74; Telephone service, $50.77; advanced to agents to be repaid out of future commissions or salaries, $442.28	1,868 88	
Total Disbursements		$54,835 64
Balance		$32,303 66
(Total expenses, footings of items 5 to 16, $.....).		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31.

1. Book value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2. Loans on Mortgages of Real Estate, first liens, $4,100.00; not first liens, $	$4,100 00	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	18,500 00	
4. Book Value of Bonds, $.....; and Stocks, $	.....	
5. Cash in office, $172.22; deposited in banks, $3,580.09. (Ketcham National Bank)	3,752 31	
6. Agents debit balances, $683.26; bills receivable, $	683 26	
7. Other Assets, viz.:	.....	
Total	$32,986 82	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $.....; Borrowed money, $.....; all other, $	.....	
9. Total Net Ledger Assets, as per balance on page —		$32,986 82

FRATERNAL BENEFICIAL ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $633.38; on Mortgages	$633 38		
11.	Interest due, $.....; accrued, ...; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$633 38	
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$11,500 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	11,500 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$12,133 38
	Gross Assets			$45,120 20

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		.....
	Total Admitted Assets		.....

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	$3,601 99	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$3,601 99
	Balance to protect Contracts		$41,518 21

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$1,266 81	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	30,551 25	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	485 50	
18. Capital Stock paid in	.....	
Total Special Funds		$32,303 56

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4,892	$7,411,000 00	1,216	$2,130,800 00
Policies or Certificates written or increased during the calendar year	1,410	2,115,000 00	204	267,500 00
Total	6,302	$9,526,000 00	1,420	$2,398,300 00
Deduct decreased or ceased to be in force during year	1,211	1,816,500 00	371	538,909 00
Total Policies or Certificates in force last December 31 (end of year)	5,091	$7,709,500 00	1,049	$1,859,400 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	360	34,892 66	58	$5,435 68
Total	360	$13,892 66	58	$5,435 68
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	16,308	47,387 34	3,268	9,477 47

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

FRATERNAL ALLIANCE,

Organized under the laws of the State of Wisconsin made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Ira F. Murphy. Secretary, George N. Wisirell,

Approved.....18..... Chapter .....

Incorporated....., 18..., under.....
Commenced business April 11, 1891.
Home office, 212 to 215 Masonic Building, Milwaukee, Wisconsin.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$19,140 06

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $13,976.95; Mortuary, $.....; Reserve $.....; for other purposes (specify purpose) $.....	$13,976 95	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $11,385.51; Reserve, $1,526.01; for other purposes (specify purpose). Gen., $5,421.61	18,333 13	
4. Medical Examiners' fees paid by applicant	2,314 00	
Total paid by members	$34,624 08	
5. Interest from Mortgages, $266.04; Bonds and Stocks, $..... Other Sources, $.....	266 04	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Advanced by officers	2,829 26	
Total income during the year		$37,719 38
Sum of both amounts		$56,859 44

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, $6,046.86	$6,046 86	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants, $219.64	219 64	
4.	Paid members for Dividends, $.....; For Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	$9,402 64	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	3,500 00	
8.	Salaries of officers, $3,065.44; other compensation of officers, $.....	3,065 44	
9.	Salaries and other compensation of office employes, $2,138.59	2,133 59	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	2,863 12	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $142.60; Municipal licenses, $.....; Tax on Franchise, $.....	142 60	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....		
13.	Rent (including $330.00 for Association's use of own buildings), less sub-leases	630 00	
14.	Furniture, $.....; Legal expenses, $771.12; Advertising and printing, $1,934.57	2,705 69	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $622.00; Supplies, $1,233.27; Grand Lodge, $140.70	2,055 97	
	Total Disbursements		$32,770 55
	Balance (Total expenses, footings of items 5 to 16, $.....)		$24,088 89

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $9,100.00; not first liens, $.....	$9,100 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	1,125 00	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $300.00; deposited in banks, $12,423.56; First National Bank, $2,917.15; National Exchange Bank, $9,506.41	12,723 56	
6.	Agents' debit balance, $6,820.24; bills receivable, $.....	6,820 24	
7.	Other assets, viz.:	.....	
	Total	$29,768 80	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $2,850.65; borrowed money, $2,829.26; all other $.....	5,679 91	
	Total Net Ledger Assets, as per balance on page —	24,088 89	$24,088 89

FRATERNAL ALLIANCE—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $395.33; on Mortgages	$395 33	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items: Premiums in Collectors' hands	$3,277 10		
18.	Total Non-Ledger assets			$3,672 43
	Gross Assets			$27,761 32
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, not counted; Supplies, Printed Matter, Stationery, not included as assets		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $		.....	
3.	Loans on Personal Security, $		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		$1,140 33	
6.	Total			1,140 33
	Total Admitted Assets			$26,620 99

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $..... .....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments, paid before due	$469 10	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$469 10
	Balance to protect Contracts		$26,151 89

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$4,195 43	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	13,904 81	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	7,316 88	
16 .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	734 77	
18. Capital Stock, working capital	.....	
Total Special Funds		$26,151 89

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,480	$3,038,000 00	10	$25,000 00
Policies or Certificates written or increased during the calendar year	1,657	2,427,000 00	11	16,000 00
Total	3,137	$5,465,000 00	21	$41,000 00
Deduct decreased or ceased to be in force during year	618	1,220,000 00	9	24,000 00
Total Policies or Certificates in force last December 31 (end of year)	2,519	$4,245,000 00	12	$17,000 00
Losses and claims unpaid December 31 (beginning of year)	3	$6,000 00	.....	.....
Losses and claims incurred during the calendar year	3	7,000 00	.....	.....
Total	6	$13,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	6	13,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	12	$18,333 13	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

GRAND FRATERNITY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Frederick Gaston. Secretary, Charles W. Jones.

Incorporated October 7, 1893, under act of Assembly and approved April 6, 1893. Chapter 11.

Commenced business January 1, 1886.
Home office, 503 Girard Building, Broad and Chestnut Streets, Philadelphia, Pa.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$49,222 92

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $18,974.65; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	$18,874 65	
3. Subsequent year's Assessments or Premiums: Expense, $1,329.05; Mortuary, $25,252.56; Reserve, $.....; for other purposes (specify purpose), Per Capita Tax, $1,344.25; Certified Fees, $10.00	27,935 86	
4. Medical Examiners' fees paid by applicant	1,712 00	
Total paid by members	$48,522 51	
5. Interest from mortgages, $1,056.71; Bonds and Stocks, $1,600.00; Other sources, $	2,656 71	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year 1897		51,179 22
Sum of both amounts		$100,402 14

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$12,818 13	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $600.00	600 00	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$13,418 13	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $11,663.70; subsequent years, $.....	11,663 70	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $2,764.04; other compensation of officers, $395.00	3,159 04	
9.	Salaries and other compensation of office employes	1,359 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, $1,712.00; Physician General's fees, $315.00	2,027 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $193.75; Municipal licenses, $.....; Tax on Franchise, $	193 75	
12.	Taxes on Real Estate and Investments, $ .....; Expenses and repairs on real estate	.....	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	.....	
14.	Furniture, $169.89; Legal expenses, $225.00; Advertising and printing, $.....	1,761 39	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $643.45; Official paper, $467.94; Governing Council expenses, $301.96; Bills payable, $2,000.00; Traveling expenses, $331.14; Credit allowances, $898.32; Bonding Officers, $140.75; Sundries, $393.26	5,176 72	
	Total Disbursements		$39,358 73
	Balance		$61,043 41
	(Total expenses, footings of items 5 to 16, $25,140.60)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $25,100.00; not first liens, $.....	$25,100 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $31,345.60; and Stocks, $.....	31,345 60	
5.	Cash in office, $.....; deposited in banks, $4,597.81; Commonwealth Title Insurance and Trust Company, Philadelphia, To credit of Reserve Fund, $4,427.02; To credit of General Fund, $170.79	$4,597 81	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz.:	.....	
	Total	$61,043 41	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$61,043 41

THE GRAND FRATERNITY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $250.00; on Mortgages	$	.....	
11.	Interest due, $.....; accrued, $670.00; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$920 00	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	$774.40	$774 40	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$4,368.00	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$.....	$4,368 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets		.....	$6,062 40
	Gross Assets			$67,105 81
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $		.....	
3.	Loans on Personal Security, $		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....
9.	Premiums or Assessments paid before due	.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other Liabilities, viz.:	.....
12.	Total Liabilities	
	Balance to protect Contracts	

	Comprised under the following funds:		
13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted) Cash and Securities	$60,872 62	
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted) Cash	170 79	
18.	Capital Stock paid in	.....	
	Total Special Funds		$61,043 41

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Gross Amount of Annuity Certificates.	Number	Gross Am'nt of Annuity Certificates.
Policies or Certificates in force December 31 (beginning of year)	1,438	$564,000 00	10	$3,800 00
Policies or Certificates written or increased during the calendar year (new, 808; reinstatements, 49)	857	261,700 00	84	18,900 00
Total	2,295	$825,700 00	94	$22,700 00
Deduct decreased or ceased to be in force during year	465	125,900 00	42	7,600 00
Total Policies or Certificates in force last December 31 (end of year)	1,830	$699,800 00	52	$15,100 00
Losses and claims unpaid December 31 (beginning of year)	.....	Amount paid.	.....	Amo'nt paid
Losses and claims incurred during the calendar year	16	3,818 13	1	500 00
Total on annuity roll for 1897	39	$13,418 13	3	$900 00
Losses and claims paid, scaled down and compromised during the year	1	500 00	1	500 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	Am'nt col'ct'd	.....	Am't col'ctd
Premiums and Assessments collected during year	12	$45,456 26	12	$636 00

STATEMENT of the condition of the

HARTFORD LIFE INSURANCE COMPANY,

On the 31st of December, 1897. The name of the company is the Hartford Life Insurance Company. It is located at No. 252 Asylum Street, in Hartford, Conn.

R. B. Parker, President.

The amount of its capital is . . . . . $250,000 00 | The amount of its capital paid up is $250,000 00

THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

Cash on hand and in the hands of agents and other persons		$132,971 96
Real Estate, unincumbered		270,032 66
Bonds owned by the company bearing interest at the rate of 4, 4¼, 4½, 5, 6, 7 and 8 per cent., secured as follows:		
United States Bonds	Market value,	.....
State, County and Municipal Bonds	" "	169,732 53
Railroad Stocks and Bonds	" "	63,944 00
Other Stocks and Bonds	" "	71,839 00
Safety fund held by Security Company of Hartford, Conn	" "	1,192,190 75
Loans on Bonds or Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior incumbrance		110,100 00
Debts otherwise secured, Loans on Policies		77,357 50
Debts for Premiums		322,224 21
All other securities, Call Loans and accrued Interest		29,282 55
Total assets		$2,439,675 16

LIABILITIES.

Amount due to Banks or other creditors	$1,192,190 75
Safety Fund	.....
Amount owing and not due to Banks or other creditors	.....
Losses adjusted and due	.....
Losses adjusted and not due	.....
Losses unadjusted	323,945 00
Losses in suspense, waiting for further proof	.....
All other claims against the Company	32,376 45
Legal Reserve	320,365 55
Total Liabilities	$1,868,877 55
The greatest amount insured in any one risk	15,000 00

EXHIBIT OF RISKS IN FORCE.

Risks and Premiums.	Amount at Risk.	Premiums.
Risks in force December 31, 1896	$92,060,305 00	.....
Amount written during the year ending December 31, 1897	9,149,581 00	.....
Total	$101,209,886 00	.....
Deduct amount which has ceased to be in force during the year ending December 31, 1897	10,689,371 00	.....
Total risks in force December 31, 1897	$90,520,515 00	.....

Business in Indiana During Year Ending December 31, 1897.

-	Number.	Amount.
Risks in force December 31, 1896	871	$1,948,000 00
Amount written during the year ending December 31, 1897	100	227,500 00
Total	971	$2,175,500 00
Deduct amount which has ceased to be in force during the year ending December 31, 1897	218	558,000 00
Total risks in force December 31, 1897	753	$1,617,500 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

HOME FORUM BENEFIT ORDER,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Dr. P. L. McKinnie. Secretary, L. E. Fish.

Incorporated April 28, 1887, under Act of June 18, 1883.
Commenced business April 29, 1887.
Home office, 56 Fifth Avenue, Chicago, Ill.

Approved ..... Chapter .....
Capital authorized. . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$17,167 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$83,095 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), Certificate Fees, $16,619.00; Per Capita, $55,977.52	72,596 52	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	319,658 96	
4. Medical Examiners' fees paid by applicant	16,619 00	
Total paid by members	$491,969 48	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, ...	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, ...; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Supplies, $2,454.83; First Payments, $8,921.93; Suspense, $69.71; Special Call, $7,914.55	19,361 02	
Total income during the year		511,330 50
Sum of both amounts		$528,498 41

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$325,608 38	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, benefits, $	3,000 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$328,608 38	
5.	Commissions and Fees retained by or paid or allowed to Agents on account organization of subordinate bodies	91,076 74	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $17,200.00; other compensation of officers, $2,579.64	19,779 64	
9.	Salaries and other compensation of office employes	8,081 52	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	29,694 50	
11.	Taxes, $22.16; Insurance Department fees and licenses, $884 01; Municipal licenses, $.....; Tax on Franchise, $	906 17	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent	1,230 00	
14.	Furniture, $.....; Legal expenses, $2,003.30; Advertising and printing, $7,124.15	9,127 45	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, Express and Telegraph, $1,338.93; Governing Bodies, $796.23; Official Publication, $10,584.93; Traveling Expenses, $1,194.57; Supplies, $3,979.07; Incidental Expenses, $2,229.37; Interest, $397.48; Biennial Meeting of Grand Lodge, $3,778.83	27,299 41	
	Total Disbursements		$515,803.81
	Balance		$12,694 60
	(Total expenses, footings of items 5 to 16, $187,195.43.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	.....	
5.	Cash in office, $251.61; deposited in banks, $7,796.31; Commercial Loan and Trust Co., Chicago, $3,577.87; Forest City National Bank, Rockford, $4,218.44	$8,047 92	
6.	Agents' debit balance, $409.37; bills receivable, $	409 37	
7.	Other assets, viz.: Supplies, $2,700.00; Furniture and Fixtures, $2,161.14	4,861 14	
	Total	$13,318 43	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $623.83; borrowed money, $.....; all other, $	623 83	
9.	Total Net Ledger Assets, as per balance on page—		$12,694 60

HOME FORUM BENEFIT ORDER—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	$.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$70,250 00	
17.	Other items:		.....	
18.	Total Non-Ledger Assets		.....	$70,250 00
	Gross Assets		.....	$82,944 60

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $2,161.14; Supplies, Printed Matter, Stationery, $2,700 00		$4,861 14	
2.	Agents' debit balances not secured by bonds, $409.37; Bills Receivable, not secured, $.....		409 37	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			$5,270 51
	Total Admitted Assets			$77,674 09

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $51,750 00 (Schedule XI)		$51,750 00	
4.	Losses on post mortem policies, not adjusted, $49,550 00; resisted, $20,700.00 (Schedule XI)		70 250 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)		.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		.....	
9.	Premiums or Assessments paid before due		.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		.....	
11.	All other liabilities, viz.:		.....	
12.	Total Liabilities			$122,000 00
	Balance to protect Contracts			$41,325 91

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$44,325 91	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$44,325 91

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	32,530	$50,768,725 00	449	$645,000 00
Policies or Certificates written or increased during the calendar year	16 619	24,022,000 00	562	804,000 00
Total	49,149	$74,790,725 00	1,011	$1,449,000 00
Deduct decreased or ceased to be in force during year	6,246	9,512,500 00	126	185,000 00
Total Policies or Certificates in force last December 31 (end of year)	42,903	$65,278,225 00	885	$1,264,000 00
Losses and claims unpaid December 31 (beginning of year)	67	$103,300 00	2	$2,450 00
Losses and claims incurred during the calendar year	223	347,308 38	1	1,119 78
Total	290	$450,608 38	3	$3,569 78
Losses and claims paid, scaled down and compromised during the year	212	328,608 38	3	3,569 78
Losses and claims outstanding unpaid last December 31 (end of year)	78	122,000 00	.....	.....
Premiums and Assessments collected during year	.....	.....	12	$7,327 80

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

HOME SECURITY LIFE ASSOCIATION,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, A. M. Belfry, M. D. Secretary, John M. Foot.

Incorporated January 16, 1895.
Commenced business, April 1, 1895.
Home office, 503-504 Eddy Building, Saginaw E. S., Mich.

Approved June 17, 1887. Chapter.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$37,694 31

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $10,846.65; Mortuary, $18,887.74; Reserve, $..... .....; for other purposes (specify purpose) $.....	$29,734 39	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$29,734 39	
5. Interest from Mortgages, $1,456.74; Bonds and Stocks, $.....; Other Sources, $.....	1,456 74	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized)	.....	
Total income during the year		31,191 13
Sum of both amounts		$68,885 44

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$7,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced payments returned to rejected applicants	27 26	
4.	Paid members for dividends, $.....; for Surrender Values, $4,719.03.	4,719 03	
	Total paid to members (items 1 to 4)	$11,746 29	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $4,355.67; subsequent years, $14 75	4,370 42	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	685 55	
7.	Salaries and allowances of Managers and Agents not paid by commissions	4,222 66	
8.	Salaries of Officers, $3,345.24; other compensation of Officers, $.....	3,345 24	
9.	Salaries and other compensation of office employes	705 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,234 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $76.00; Municipal licenses, $.....; Tax on Franchise, $.....	76 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	990 98	
14.	Furniture, $7.75; Legal expenses, $128.00; Advertising and printing, $859.61	995 36	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) General office expenses, $347.98; traveling expense, $1,826.53; Postage, $158.16	2,332 67	
	Total disbursements		$30,704 67
	Balance		$38,180 77
	(Total expenses, footings of items 5 to 16, $18,958.38.)		

NOTE.—We only keep two funds, Expense and Mortuary or Reserve.

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $365.70; incumbered, $.....	$365 70	
2.	Loans on Mortgages of Real Estate, first liens, $27,139.87; not first liens, $.....	27,139 87	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $321.83; deposited in banks: $1,185.17, First National Bank, $1,015.82; Second National Bank, $3,119.35	4,507 00	
6.	Agents' debit balance, $3,485.57; Bills receivable, $2,682.63	6,168 20	
7.	Other assets, viz.:	.....	
	Total	$38,180 77	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$38,180 77

HOME SECURITY LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $307.69; accrued, $542.12; on Mortgages	$1,258 81		
11.	Interest due, $116.36; accrued, $.....; on other Assets	116 36		
12.	Rents due, $.....; accrued, $.....; on property or lease		$1,375 17	
13.	Market value of Real Estate over book value			
14.	Market value of Bonds (not including interest) and Stocks over book value			
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$1,965 50		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		$1,965 50	
17.	Other items: Loans made to policy holders on Company's policies		$9,000 00	
18.	Total Non-Ledger Assets			$12,340 67
	Gross Assets			$50,521 44

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balances not secured by bonds, $3,485.57; Bills Receivable, not secured, $2,682.63	6,168 20	
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		$6,168 20
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, ...; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, ...; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, ...; resisted, ... (Schedule XI)		
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	$603 99	
11.	All other Liabilities, viz.:		
12.	Total Liabilities		$603 99
	Balance to protect Contracts		$43,749 25

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	902	$1,046,500 00	50	$74,500 00
Policies or Certificates written or increased during the calendar year	472	621,500 00	37	63,000 00
Total	1,374	$1,668,000 00	87	$137,500 00
Deduct decreased or ceased to be in force during year	367	483,500 00	28	39,500 00
Total Policies or Certificates in force last December 31 (end of year)	1,007	$1,184,500 00	59	$98,000 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	5	$7,000 00	2	$4,000 00
Total	5	$7,000 00	2	4,000 00
Losses and claims paid, scaled down and compromised during the year	5	7,000 00	2	4,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$29,734 39	.....	$1,978 70

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

THE HOME MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, J. M. Fay. Secretary, Albert Dodge.

Incorporated August 18, 1896, under act 187, laws of 1887, as amended.
Commenced business August 18, 1896.
Home office, Home Bank Building, Detroit, Mich.

Approved ...., 18.... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$6,002 90

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $21,584.93; Mortuary, $9,176.12; Reserve, $74.56; for other purposes (specify purpose) $.....	$30,835 61	
3. Subsequent year's Assessments or Premiums: Expense, $9,653.89; Mortuary, $1,000.00; Reserve, $.....; for other purposes (specify purpose) $.....	10,653 89	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	41,489 50	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $217.66	217 66	
6. Rents (including $ ..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Delinquent Fees, $80.00; Discount Doremus & Thornton claims paid before due, $40.00	120 00	
Total income during the year		41,827 16
Sum of both amounts		$47,830 06

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$10,176 12	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	79 55	
4.	Paid members for Dividends, $.....; for Surrender Values, ...	.....	
	Total paid to members (items 1 to 4)	$10,255 67	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $13,785.99; subsequent years, $	13,785 99	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	152 80	
7.	Salaries and allowances of managers and agents not paid by commissions, $100.00 and expenses, $82.45	182 45	
8.	Salaries of officers, $2,025.00; other compensation of officers, $41.25	2,066 25	
9.	Salaries and other compensation of office employes	684 15	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,506 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $187.65; Municipal licenses, $30.00; Tax on Franchise, $.....	217 65	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	771 74	
13.	Rent (including $ ..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $128.70; Legal expenses, $948.36; Advertising and printing, $1,197.04	2,274 10	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Inspecting risks, $191.28; Express, $23.51; Office Supplies, $138.71; Office Expenses, $467.30; Postage, $253.35; Telegraph and Telephone, $79.89; Trustees, $265.00; M. L. Association, $631.73; Actuary Special, $100.00; Sundry, $54.90	2,205 57	
	Total Disbursements		$34,102 87
	Balance (Total expenses, footings of items 5 to 16, $.....)		$13,727 19

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $3,921.13; deposited in banks, $9,806.06. Home Savings Bank Dept., $4,663.32; Com. Dept., $3,885.58; Dime Savings Bank, Sav. Dept., $1,054.34; Home Savings Bank, Petty Fund, $202.82	$13,727 19	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.: Furniture and Fixtures, $200.00; Supplies, Printing Matter, Stationery $100.00	300 00	
	Total	$14,027 19	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$14,027 19

HOME MUTUAL LIFE INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS

10.	Interest due, $.....; accrued, $.....; on Mortgages	.....		
11.	Interest due, $.....; accrued, $16.68; on other Assets	$16 68		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$16 68	
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$191 93		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	191 93	$208 61
17.	Other items: Amount of one periodical call on all policy holders	$7,831 16		7,831 16
18.	Total Non-Ledger Assets			
	Gross Assets			$22,066 96
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $200.00; Supplies, Printed Matter, Stationery, $100.00		$300 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account			
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value			
6.	Total			300 00
	Total Admitted Assets			$21,766 96

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $2,500.00 (Schedule XI)	$2,500 00	
2.	Losses on stipulated premium policies, not adjusted, $4,250.00; resisted, $4,000.00 (Schedule XI)	8,250 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, ...; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	75 29	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$10,825 29
	Balance to protect Contracts		$10,941 67

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$75 29	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	7,831 16	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	5,820 74	
18. Capital Stock paid in	.....	
Total Special Funds		$13,727 19

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in ..... During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,014	$1,366,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	837	1,293,400 00	40	$69,500 00
Total	1,851	$2,659,400 00	40	$69,500 00
Deduct decreased or ceased to be in force during year	401	632,400 00	2	2,500 00
Total Policies or Certificates in force last December 31 (end of year)	1,450	$2,027,000 00	38	$67,000 00
Losses and claims unpaid December 31 (beginning of year)	1	$1,000 00	.....	.....
Losses and claims incurred during the calendar year	12	19,500 00	.....	.....
Total	13	$20,500 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	9	10,176 12	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	4	6,750 00	.....	.....
Premiums and Assessments collected during year	.....	$41,489 50	.....	$650 15

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Oronhyatehha, M. D. Secretary, John A. McGillioray, Q. C.

Incorporated May 2, 1889, under special act Dominion of Canada; July 23, 1881, under general act Province of Ontario.
Commenced business July 1, 1881.
Home office, Corner Richmond and Bay Streets, Toronto, Canada.

Approved May 2, 1889. Chapter 104.

Capital authorized . . . . . $.....
Capital subscribed . . . . . , $..... .....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, $1,913,260.94; bal. Sick and Funeral Benefit Fund not included in last report, $102,223.44		$2,015,484 38
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$76,683 00	
Dues per capita	63,034 45	
2. Premiums: Expense, $73,111.89; Mortuary, $1,389,125.82; Reserve, $.....; for other purposes (specify purpose) $.....	1,462,237 71	
3. Sick and Funeral Assessments or Premiums: Expense, $7,749.06; Sick and Funeral, $147,232.00; Reserve, $..... .....; for other purposes (specific purpose), $.....	154,981 06	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	1,756,936 22	
5. Interest on Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	104,562 35	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Refund fire insurance, $275.88; changes of policies, $1,956.55; organizing account, $10,594.35; sundry cheques of 1896 credited, $3,610.70; supplies, $14,605.39	31,042 87	
Total income during the year		1,892,451 44
Sum of both amounts		$3,908,025 82

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, $817,647.95; Permanent Disability claims, $43,500.00; Funeral, $7,227.55	$868,375 50	
2.	Endowments, $.....; Old Age benefits, $2,000.00; Temporary Disability, Sick or Accident benefits, $121,850.10	123,850 10	
3.	Advance Payments returned to rejected applicants	517 04	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$992,742 64	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees dues, assessments or premiums, $.....; subsequent years, $.....	80,981 79	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $26,000.00; other compensation of officers, $7,011.69	33,011 69	
9.	Salaries and other compensation of office employes	37,893 46	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	665 48	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $904.16; Municipal licenses, $.....; Tax on Franchise, $.....	904 16	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including light and heat for Association's use of own buildings), less sub-leases	5,879 63	
14.	Furniture, $3,154.98; Legal expenses, $5,461.64; Advertising and printing, $15,734.52	23,351 14	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Legislation, $272.77; General Expenses, $5,336.60; Office Expenses, $9,643.58; Guarantee Bonds, $95; Fraternal Society fees, $215.00; Commission on Loans, $526.50; Acc. Insurance, $843.75; Supplies, $30,795.09; Postage, Telegraph, $6,034.14; Official Publication, $26,817.51	172,763 05	
	Total Disbursements		$1,349,193 04
	Balance		$2,558,832 78
	(Total expenses, footings of items 5 to 16, $.....)		$3,908,025 82

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	$302,762 93	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	1,542,063 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	413,058 89	
5.	Cash in office, $.....; Deposited in banks: Bank of Ottawa, Toronto, $220,914.43; Molson's Bank, Toronto, $50,897.01; National Bank, London, England, $27,139.35	298,950 79	
6.	Agents' debit balance, $.....; Bills receivable, sundry loans	1,997 17	
7.	Other assets, viz.:	.....	
	Total	$2,558,832 78	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$2,558,832 78

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $19,223 70; accrued, $16,867 58; on Mortgages	$36,091 28	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Due from High Courts and Subordinate Courts	51,455 43	
14.	Salable Supplies on hand	22,034 44	
15.	Furniture at head and branch offices after deducting depreciation	12,011 06	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims contested not assessed for, per item 4 of Liabilities		
17.	Other items		
18.	Total Non-Ledger Assets		$121,592 21
	Gross Assets		$2,680,424 99
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, ...		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $32,861.93; adjusted, not due, $..... (Schedule XI)	$32,861 93	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $1,500.00 (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
5.	Present value unpaid installments of Old Age Annuities	12,137 88	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.: Sundry accounts	1,825 42	
12.	Total Liabilities		$48,325 23
	Balance to Protect Contracts		$2,632,099 76

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18. Capital Stock paid in	.....
Total Special Funds	

* Includes $2,188.99 sick and funeral claims.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	102,838	$128,791,000 00	1,399	$1,847,500 00
Policies or Certificates written or increased during the calendar year	30,137	35,224,500 00	655	778,500 00
Total	132,975	$164,015,500 00	2,054	$2,626,000 00
Deduct decreased or ceased to be in force during year	8,290	9,505,500 00	283	348,500 00
Total Policies or Certificates in force last December 31 (end of year)	124,685	$154,510,000 00	1,771	$2,277,500 00
Losses and claims unpaid December 31 (beginning of year)	.....	$17,181 67	.....	.....
Losses and claims incurred during the calendar year, including claims of 1896, not reported until 1897, total and permanent disability and old age claims	.....	878,209 22	9	$9,000 00
Total	.....	$895,390 89	9	$9,000 00
Losses and claims paid, scaled down and compromised during the year, including total and permanent disability and old age claims	.....	863,147 95	9	9,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	32,242 94	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$21,380 88

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

IOWA ACCIDENT INSURANCE COMPANY,

Organized under the laws of the States of Iowa and Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Ira Knapp. Secretary, E. L. Irving.

Incorporated March 26, 1894, under Iowa. Approved March 30, 1894. Chapter I, Title 9, Code Iowa, 1873, Chapter 65, Acts of twenty-first General Assembly.

Commenced business May 14, 1894.
General Office, St. Paul, Minn.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$1,742 83

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$4,607 50	
2. First year's Assessments or Premiums: Expense, $2,024.75; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $	2,024 75	
3. Subsequent year's Assessments or Premiums: Expense, $1,364 56; Mortuary, $4,093.69; Reserve, $.....; for other purposes (specify purpose), $	5,382 25	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members, including $394.50, Paymaster's orders	$12,070 50	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $	.....	
8. From all other sources, viz.: (Profit and loss account must be itemized) Discount, $262.96; Other Sources, $550.00	812 96	
Total income during the year		12,883 46
Sum of both amounts		$14,626 29

DSIBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$300 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $4,326.75	4,326 75	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$4,626 75	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	3,822 83	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	257 38	
7.	Salaries and allowances of Managers and Agents not paid by commissions	29 80	
8.	Salaries of officers, $.....; Other compensation of officers, $.....	1,300 00	
9.	Salaries and other compensation of office employes	534 25	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $71.00; Municipal licenses, $.....; Tax on Franchise, $.....	71 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	360 00	
14.	Furniture, $15.27; Legal expenses, $140.00; Advertising and printing, $815.90	1,271 17	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $313.56; Express, $11.24; Traveling expenses, $10.00; Miscellaneous, $2.62; Directors' fees, $72.00; Claim adjustments, $59.08; Paymaster's orders reported in 1896, included in 2 and 3, agents' accounts, $1,100.87	1,598 87	
	Total Disbursements		$13,872 05
	Balance (Total expenses, footings of items 5 to 16, $.....)		$754 24

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $.....; and stocks, $.....	.....	
5.	Cash in office, $184.49; deposited in banks $.....	$184 49	
6.	Agents' debit balance, $255.75; bills receivable, $.....	255 75	
7.	Other assets, viz.: $314.00	314 00	
	Total		
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $ .....; borrowed money, $.....; all other, $		
9.	Total Net Ledger Assets, as per balance on page 1		$754 24

IOWA ACCIDENT INSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$1,112 00	$1,112 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	2,415 25	2,415 25	
17.	Other items		600 00	
18.	Total Non-Ledger Assets			$4,127 25
	Gross Assets			$4,881 49

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $600.00; Supplies, Printed Matter, Stationery, $.....	$600 00	
2.	Agents' debit balances not secured by bonds, $255.75; Bills Receivable, not secured, $.....	255 75	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	1,806 85	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		2,662 60
	Total Admitted Assets		$2,218 89

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $160.40; resisted, $1,500 00 (Schedule XI)	$1,660 40	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$1,660 40
	Balance to protect Contracts		$558 49

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$558 49

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,240	$2,681,600 00	10	$21,600 00
Policies or Certificates written or increased during the calendar year	699	1.258.850 00	34	82.000 00
Total	1,939	$3,940,450 00	44	$103,600 00
Deduct decreased or ceased to be in force during year	1.151	2,560.950 00	20	58,700 00
Total Policies or Certificates in force last December 31 (end of year)	788	$1,379,500 00	24	$48,600 00
Losses and claims unpaid December 31 (beginning of year)	5	1,660 40	.....	.....
Losses and claims incurred during the calendar year	181	4.326 75	1	25 00
Total	186	$5,987 15	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	5	1,660 40	.....	.....
Premiums and Assessments collected during year	.....	$5,458 25	.....	$81 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

KNIGHTS TEMPLARS' AND MASONS' LIFE INDEMNITY CO.,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, George M. Moulton. General Manager, W. H. Gray.

Approved June 18, 1883. Page 105.

Incorporated May 5, 1884, under Session Laws.
Commenced Business May 27, 1884.
Home Office, 1303 Masonic Temple, Chicago, Ill.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Ledger Assets December 31, 1896		$191,598 32

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$13,027 85	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $..... for other purposes (specify purpose), Annual Dues	21,727 65	
3. Subsequent year's Assessments or Premiums: Expense, $103,452.56; Mortuary, $310,362.86; Reserve, $.....; for other purposes (specify purpose).....	413,815 42	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$448,570 92	
5. Interest from Mortgages, $.....; Bonds and Stocks, $20,304.40; Other Sources, $.....	20,304 40	
6. Rents (including $..... for Association's use of own building)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $4,500.00	4,500 00	
8. From all other sources, viz.: (profit and loss account must be itemized) Advance Payments, $1,079.29; Fortified Bonds, $355.92; Advance Payments Forfeited, $69.33; Discounts, $80.00	1,584 54	
Total income during the year		474,959 86
Sum of both amounts		$666,558 18

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$276,537 22	
2.	Endowments, $.....; Old Age benefits, $.....; Disability benefits, $4,054.65	4,054 65	
3.	Advanced Payments returned to rejected applicants	584 31	
4.	Paid members for Dividends, $3,650.37; Interest, $210.91	36,761 28	
	Total paid to members (items 1 to 4)	$317,937 46	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $.....; subsequent years, $.....	25,615 39	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $6,500.00; other compensation of officers, $.....	6,500 00	
9.	Salaries and other compensation of office employes	10,138 70	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	3,146 00	
11.	Taxes on premiums, $353.67; Insurance Department fees and licenses, $622.80; Municipal licenses, $.....; Tax on Franchise, $.....	976 47	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own building), less sub-leases	3,525 00	
14.	Furniture, $978.26; Legal expenses, $3,612.75; Advertising and printing, $5,973.22	10,564 23	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, Express and Telegraph, $4,641.25; Collection and Exchange, $5,357.48; Traveling Expenses, $10,161.40; Office Expense, $1,302.40	21,462 53	
	Total Disbursements		$399,865 78
	Balance		$466,692 40
	(Total expenses, footings of items 5 to 16, $81,928.32.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $401,750.00; and Stocks, $.....	$401,750 00	
5.	Cash in office, $6,873.86; deposited in banks, $57,068.54 (First National Bank, $46,206.13; Illinois Trust and Savings Bank, $6,852.81; Northwestern National Bank, $4,009.60)	63,942 40	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.: Deposited with Missouri Insurance Department	1,000 00	
	Total as per balance on page 1	$466,692 40	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $37,571.55	$37,571 55	
9.	Total Net Ledger Assets		$429,120 85

KNIGHTS TEMPLARS' AND MASONS' LIFE INDEMNITY CO.—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....
13.	Market value of Real Estate over book value	.....	.....
14.	Market value of Bonds (not including interest) and Stocks over book value	$22,136 25	.....
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....
17.	Other items		.....
18.	Total Non-Ledger Assets		$22,136 25
	Gross Assets		$451,257 10

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $..... Supplies, Printed Matter, Stationery, $.....		.....
2.	Agents' debit balances not secured by bonds, $..... Bills Receivable, not secured, $.....		.....
3.	Loans on Personal Security, $.....		.....
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....
6.	Total		.....
	Total Admitted Assets		$451,257 10

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $16,111 32 (Schedule XI)	$46,111 22	
4.	Losses on post mortem policies, not adjusted, $56,385.51; resisted, $27,478.41 (Schedule XI)	83,863 92	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$129,975 24
	Balance to protect Contracts		$321,281 86

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Contingent Fund (less amount thereof included in Liabilities and in Assets not admitted)	$321,281 86	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$321,281 86

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	7,472	$24,929,898 00	34	$81,831 00
Policies or Certificates written or increased during the calendar year	1,536	4,178,710 00	38	72,000 00
Total	9,008	$29,108,608 00	72	$153,831 00
Deduct decreased or ceased to be in force during year	1,161	3,624,304 00	11	24,000 00
Total Policies or Certificates in force last December 31 (end of year)	7,847	$25,484,304 00	61	$129,831 00
Losses and claims unpaid December 31 (beginning of year)	8	$29,631 38	.....	.....
Losses and claims incurred during the calendar year	107	385,030 40	2	$3,109 80
Total	115	$414,661 78	2	$3,109 80
Losses and claims paid, scaled down and compromised during the year	80	284,686 54	1	2,109 80
Losses and claims outstanding unpaid last December 31 (end of year)	35	129,975 24	1	$1,000 00
Premiums and Assessments collected during year	.....	$413,815 42	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Dr. A. C. Schadel. Secretary, William W. Krape.

Incorporated December 20, 1890, under General Act.
Reincorporated July 26, 1896.
Commenced business December 26, 1890.
Home office, Freeport, Ill.

Approved June 22, 1893. Chapter 73.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$12,013 02

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$6,504 00	
2. First year's Assessments or Premiums: Expense, $2,673,25; Mortuary, $11,011.85; Reserve, $.....; for other purposes (specify purpose) $.....	13,685 10	
3. Subsequent years' Assessments or Premiums: Expense, $10,062.80; Mortuary, $52,331.00; Reserve, $.....; for other purposes (specify purpose): Advance Fund, $854.00	63,247 80	
Reinstatement fees, $180.90; Certificate fees, $102.00	282 90	
4. Medical Examiners' fees paid by applicant	1,300 00	
Total paid by members	$85,019 80	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		85,019 80
Sum of both amounts		$97,032 82

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$62,450 00	
	Advance Fund	421 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits,	.....	
3.	Advanced Payments returned to rejected applicants	9 40	
4.	Paid members for Dividends, $..... ; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$62,880 90	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....; membership fees,	6,289 50	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	1,216 10	
8.	Salaries of Officers, $4,150.00; other compensation of Officers, $.....	4,150 00	
9.	Salaries and other compensation of office employes	1,848 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,402 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $173.00; Municipal licenses, $.....; Tax on Franchise, $.....	173 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $226.50 for Association's use of own buildings) less sub-leases	226 50	
14.	Furniture, $.....; legal expenses, $255.00; Advertising and printing, $1,938.80	2,193 80	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Expense, $297.84; Postage, $514.03; Mileage and per diem of Officers, Directors, Finance Committee, $681.57; General Traveling Expenses, $244.04; Supply Account, $42.69	.....	
	Total Disbursements		$82,167 47
	Balance (Total expenses, footings of items 5 to 16, $19,286.57).		$14,865 35

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $..... .....; and Stocks, $.....	.....	
5.	Cash in office, $1,636.86; deposited in banks, $13,565.41. (German Bank, Freeport, Ill., $8,972.75; Second National Bank, Freeport, $4,183.96; Knowlton Bros., Freeport, Ill., $408.70)	$15,202 27	
6.	Agents' debits balance, $..... Bills receivable, $.....	.....	
7.	Other Assets, viz.: Furniture and Fixtures	310 00	
	Total	$15,512 27	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $..... .....; Borrowed money, $646.92; all other, $.....	646 92	
9.	Total Net Ledger Assets, as per balance on page (—)	$14,865 35	$14,865 35

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$598 05		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	7,000 00	$7,598 05	
17.	Other items		.....	
18	Total Non-Ledger Assets			$7,958 05
	Gross Assets			$22,463 40
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $310.00; Supplies, Printed Matter, Stationery, $.....		$310 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		598 05	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			$908 05
	Total Admitted Assets			$21,555 35

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $7,000.00; resisted, $..... (Schedule XI)	$7,000 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,459 18	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$8,459 18
	Balance to protect Contracts		$13,096 17

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$2,706 85	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,580 00	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	432 50	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,376 82	
18. Capital Stock paid in	.....	
Total Special Funds		$13,096 17

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,675	$10,994,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	1,281	2,371,000 00	35	$78,000 00
Total	6,956	$13,365,000 00	35	$78,000 00
Deduct decreased or ceased to be in force during year	740	1,394,500 00	1	3,000 00
Total Policies or Certifiiates in force last December 31 (end of year)	6,216	$11,970,500 00	34	$75,000 00
Losses and claims unpaid December 31 (beginning of year)	7	$15,000 00	.....	.....
Losses and claims incurred during the calendar year	29	59,000 00	.....	.....
Total	36	$74,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	32	67,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	4	7,000 00	.....	.....
Premiums and Assessments collected during year	.....	$76,078 90	.....	$269 10

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

LA CROSSE MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William Luening, Secretary, J. O. Paddock.

Incorporated April 15, 1892, under.....
Commenced business April 15, 1892.
Home office, La Crosse, Wis., corner 4th and Pearl streets.

Approved April 23, 1891. Chapter 418.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$1,632 85

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$10,880 00	
2. First year's Assessments or Premiums: Expense, $8,582.35; Mortuary, $8,582.35; Reserve, $.....; for other purposes (specify purpose) $.....	17,164 70	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	28.044 70	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		28.044 70
Sum of both amounts		$29,677 55

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $9,175.52	9,175 52	
3.	Advanced Payments returned to rejected applicants	19 86	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$9,195 38	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $13,591.67; subsequent years, $.....	13,591 67	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	70 28	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $1,200.00; other compensation of officers, $153.00	1,353 00	
9.	Salaries and other compensation of office employes	927 98	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	124 10	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $111.00; Municipal licenses, $.....; Tax on Franchise, $.....	111 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	194 00	
14.	Furniture, $13 00; Legal expenses, $46.00; Advertising and printing, $712.87	771 87	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling expenses, $382.96; Sundry expenses, $147.40; Postage, $538.56; Balances, $85.98	1,154 90	
	Total Disbursements		$27,494 18
	Balance (Total expenses, footings of items 5 to 16, $.....).		$2,183 37

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business December 31:

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $73.10; deposited in banks, $2,110.27. (Certificate of deposit National Bank of LaCrosse, $800.00; balance of account National Bank of LaCrosse, $1,310.27)	$2,183 37	
6.	Agents debit balance, $.....; bills receivable, $.....	.....	
7.	Other Assets, viz.:	.....	
	Total	$2,183 37	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$2,183 37

LA CROSSE MUTUAL AID ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $8.00; on Mortgages, $.....			
11.	Interest due, $.....; accrued, $ .....; on other Assets			
12.	Rents due, $.....; accrued, $ .....; on property or lease		$8 00	
13.	Market value of Real Estate over book value			
14.	Market value of Bonds (not including interest) and Stocks over book value			
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$2,078 10		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		2,078 10	
17.	Other items			
18.	Total Non-Ledger Assets			$2,086 10
	Gross Assets			$4,269 47

Deduct Assets not Admitted.

(All these items charged to profit and loss account.)

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....			
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, ...			
3.	Loans on Personal Security, $.....			
4.	Excess of items 15 and 16 over changes in Liabilities on same account			
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value			
6.	Total			
	Total Admitted Assets			4,269 47

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $ ..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $ .....; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	$240 00	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued		
9.	Premiums or Assessments paid before due	91 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.: Estimated due on pending claims	752 00	
12.	Total Liabilities		$1,083 00
	Balance to Protect Contracts		$3,186 47

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	2,183 37
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,277	$85,725 00	31	$1,875 00
Policies or Certificates written or increased during the calendar year	2,720	108,725 00	209	6,900 00
Total	3,997	$194,450 00	240	$8,775 00
Deduct decreased or ceased to be in force during year	2,042	106,475 00	154	5,100 00
Total Policies or Certificates in force last December 31 (end of year)	1,955	$87,975 00	86	$3,675 00
Losses and claims unpaid December 31 (beginning of year)	15	300 00	.....	.....
Losses and claims incurred during the calendar year	557	8,875 52	41	472 06
Total	572	$9,175 52	41	$472 06
Losses and claims paid, scaled down and compromised during the year	2	32 00	41	472 06
Losses and claims outstanding unpaid last December 31 (end of year)	31	Est. 762 00	.....	.....
Premiums and Assessments collected during year	.....	$17,164 70	.....	$1,016 28

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

LOYAL MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Walter B. Richie. Secretary, J. B. Sheridan.

Incorporated May 18, 1885, under ..... Chapter.....

Approved ..... Capital authorized ..... $.....

Commenced business May 18, 1885. Capital subscribed ..... $.....

Home Office, Piqua, O. Capital paid in ..... $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$4,039 63

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$105 50	
2. First year's Assessments or Premiums: Expense, $6,538.71; Mortuary, $15,257.01; Reserve, $1,146.93; for other purposes (specify purpose), $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$22,912 65	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Borrowed money	2,250 00	
Total income during the year		25,298 15
Sum of both amounts		$29,337 78

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$5,950 00	
2.	Accident benefits, $.....	13,248 55	
3.	Advanced Payments returned to rejected applicants	35 48	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$19,234 03	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	560 10	
7.	Salaries and allowances of managers and agents not paid by commissions	2,699 28	
8.	Salaries of officers, $2,232.85; other compensation of officers, $400.51; Traveling expenses	2,633 36	
9.	Salaries and other compensation of office employes, Assistant Secretary	275 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	137 50	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $104.00; Municipal licenses, $.....; Tax on Franchise, $.....	104 00	
12.	Taxes on Real Estate and Investments, $3.10; Expenses and repairs on Real Estate, $.....	3 10	
13.	Rent (including $110.00 for Association's use of own buildings), less sub-leases	110 00	
14.	Furniture, $.....; Legal expenses, $59.00; Advertising and printing, $384.07	443 07	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz: (profit and loss account must be itemized) Postage, $122.00; Expressage, $35.67; Office Supplies, $66.38; Telegrams, $7.91; Board meeting, $26.60; On Note and Interest, $1,134.63	1,393 19	
	Total Disbursements		$27,592 63
	Balance		$1,745 15
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $1,745.15. (Citizens' National Bank, Piqua, O., $1,539.90; General and Beneficial Fund, $205.25 Guarantee)	1,745 15	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total, as per Balance, see page 1	$1,745 15	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $1,250.00; all other $.....	1,250 00	
	Total Net Ledger Assets, as per balance on page —	495 15	$495 15

LOYAL MUTUAL ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $ .....; on Mortgages		
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value		
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$5,900 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items:		
18.	Total Non-Ledger assets		$5,900 00
	Gross Assets		
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		
	Total Admitted Assets		$6,395 15

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $ .....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $ .....; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other liabilities, viz :		
12.	Total Liabilities		$1,486 00
	Balance to protect Contracts		$4,909 15

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18.	Capital Stock paid in	.....
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year), 1896	3,614	$10,185,000 00	Can't fill	this till next year.
Policies or Certificates written or increased during the calendar year 1897	1,331	2,538,000 00		
Total	4,945	$12,723,000 00	.....	.....
Deduct decreased or ceased to be in force during year 1897	1,219	2,586,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year), 1897	3,726	$10,137,000 00	221	$449,000 00
Losses and claims unpaid December 31 (beginning of year), 1896	.....	$3,385 00	.....	.....
Losses and claims incurred during the calendar year 1897	.....	15,813 55	.....	.....
Total	.....	$19,198 55	.....	.....
Losses and claims paid, sealed down and compromised during the year 1897	.....	19,198 55	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year), 1897	.....	1,486 00	.....	.....
Premiums and Assessments collected during year 1897	.....	$23,048 15	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SUPREME HIVE, LADIES OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Lillian M. Hollister. Secretary, Bina M. West,

Approved.....18..... Chapter .....

Incorporated April 6, 1897, under Act 119, Laws, 1893.
Commenced business October 1, 1892.
Home office, Maccabee Temple, Port Huron, Mich.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$39,866 67

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows: Annual dues	$11,215 93	
1. Membership fees required or represented by applications	39,2x0 49	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $140,518.94; Reserve, $23,563.07; for other purposes (specify purpose), $.....	164,082 01	
4. Medical Examiners' fees paid by applicant not received by Society	.....	
Total paid by members	$214,588 43	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Charter, Fees and Supplies	5,017 70	
Total income during the year		219,606 13
Sum of both amounts		$259,472 80

DISBURSEMENTS DURING YEAR.

1.	Death claims paid	$117,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability benefits, $150.00	150 00	
3.	Advance Payments returned to members	796 00	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$117,946 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees dues, assessments or premiums, $.....; subsequent years, $.....	32,958 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	3,185 88	
8.	Salaries of officers, $4,510.82; other compensation of officers, $.....	4,540 82	
9.	Salaries and other compensation of office employes	4,597 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, not paid by Society	.....	
11.	Insurance premiums, $25.00; Insurance Department fees and licenses, $265.38; Municipal licenses, $.....; Tax on Franchise, $.....	290 38	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $545.00 for Association's use of own buildings), less sub-leases	545 00	
14.	Furniture, $344.15; Legal expenses, $858.52; Advertising and printing, $4,189.68	5,392 35	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, Express and Telegraph	3,895 18	
	Governing Bodies, $1,830.05; Official Publication, $3,776.95; Supplies, $6,143 64	11,750 64	
	Officers' Traveling Expenses, $2,877.67; Convention Expenses, $2,320.24; Miscellaneous, $908.51	6,106 42	
	Total Disbursements		$191,207 97
	Balance		$68,264 83

(Total expenses, footings of items 5 to 16, $73,261.97.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $4,345.72; Deposited in banks, $63,919.11, Commercial Bank, Port Huron, Mich., $1,023.59; Citizens' National Bank, Flint, Mich., $62,895.52	$68,264 83	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$68,264 83	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$68,264 83

SUPREME HIVE LADIES OF THE MACCABEES OF THE WORLD—Continued.

NON-LEDGER ASSETS

10.	Interest due, $.....; accrued, $.....; on Mortgages		
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value		
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items:		
18.	Total Non-Ledger Assets		
	Gross Assets		
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $5,500; adjusted, not due, $..... (Schedule XI)	$5,500 00	
2.	Losses on stipulated premium policies, not adjusted, $18,500.00; resisted, $3,000.00 (Schedule XI)	21,500 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, ...; resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	3,062 44	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due	234 70	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other Liabilities, viz.:		
12.	Total Liabilities		$30,297 14
	Balance to protect Contracts		$37,967 69

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18.	Capital Stock paid in	.....
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4183-17037	$15,084,000 00	916-1887	$735,000 00
Policies or Certificates written or increased during the calendar year	3983-10986	7,657,500 00	539- 929	554,500 00
Total	8166-28023	$22,741,500 00	1455-2816	$1,289,500 00
Deduct decreased or ceased to be in force during year	1906- 3974	1,843,500 00	243- 332	84,000 00
Total Policies or Certificates in force last December 31 (end of year)	6260-24049	$20,898,000 00	1212-2484	$1,205,500 00
Losses and claims unpaid December 31 (beginning of year)	12	15,000 00	.....	.....
Losses and claims incurred during the calendar year	95	129,500 00	8	$9,000 00
Total	107	$144,500 00	8	$9,000 00
Losses and claims paid, scaled down and compromised during the year	89	117,000 00	7	6,500 00
Losses and claims outstanding unpaid last December 31 (end of year)	16	24,000 00	1	2,500 00
Premiums and Assessments collected during year	7	164,082 01	7	9,508 84

STATEMENT of the condition of the

MUTUAL RESERVE FUND LIFE ASSOCIATION,

On the 31st day of December, 1897. The name of the company is the Mutual Reserve Fund Life Association. It is located at Nos. 305, 307 and 309 Broadway, in the City of New York.

Frederick A. Burnham, President. Charles W. Camp, Secretary.

The amount of its capital is . . . . . $..... | The amount of capital paid up is . . . . . $.....

THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

Cash on hands and in the hands of agents and other persons		$1,037,457 18
Real Estate, unincumbered		544,159 60
Bonds owned by the company bearing interest at the rate of ..... per cent., secured as follows:		
205 Bonds, fr. 500 each, Credit Fancier, 3 per cent.	Market value,	20,664 00
United States Bonds, 34 $500 each, 33 $1,000 each; Province of Quebec Bonds, 5 per cent.	" "	57,500 00
State, County and Municipal Bond, 1 St. Louis City Bond, 3 5/100 per cent.	" "	1,000 00
Railroad Stocks and Bonds, 596; Bonds, £100 Dominion of Canada, £500 Dominion of Canada, £1,000 Dominion of Canada, 3 per cent	" "	57,855 60
Other Stocks and Bonds—		
English Consols	" "	108,419 71
2 French Rentes	" "	32,742 42
189 Italian Consols	" "	27,013 36
35 Bonds of $1,000 each, Winnepeg City Debentures, 4 per cent	" "	41,300 00
10 Bonds of $1,000 each, Coals and Railway, 6 per cent	" "	10,000 00
Balmoral School Debentures	" "	640 00
Red Deer Public School Debentures	" "	3,040 00
Willowdale Public School Debentures	" "	500 00
Loans on Bonds or Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior incumbrance		17,248 00
Debts otherwise secured, Agents' Ledger Balances		461,085 95
Debts for Premiums		1,648,012 37
All other securities, $153,406.22; Furniture and Fixtures, $56,377.73		209,783 95
Total Assets		$5,985,974 14

LIABILITIES.

Amount due to Banks or other creditors, $.....; advance assessments	$175,800 50
Amount of outstanding bond obligations	195,198 63
Losses adjusted and due, payment enjoined by court	5,000 00
Losses adjusted and not due	511,642 00
Losses unadjusted	572,847 61
Losses resisted	184,500 00
All other claims against the company	.....
Special reserve to cover possible shrinkage in Agents' Balances and items of investment received from Provincial Provident Institution	216,353 05
Total Liabilities	$1,861,341 79
The greatest amount insured in any one risk	30,000 00

EXHIBIT OF RISKS IN FORCE.

Risks and Premiums.	Number of Policies.	Insurance.
Risks in force December 31, 1896	118,449	$325,026,061 00
Amount written during the year ending December 31, 1897	21,763	56,234,785 00
Total	140,212	$381,260,846 00
Deduct amount which has ceased to be in force during the year ending December 31, 1897	28,304	79,693,745 00
Total risks in force December 31, 1897	111,908	$301,567,101 00

Business in Indiana During Year Ending December 31, 1897.

	Number.	Amount.
Risks in force December 31, 1896	949	$2,264,500 00
Amount written during the year ending December 31, 1897	190	485,000 00
Total	1,139	$2,749,500 00
Deduct amount which has ceased to be in force during the year ending December 31, 1897	318	798,500 00
Total risks in force December 31, 1897	821	$1,951,000 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

METROPOLITAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, C. H. Bunker. Secretary, C. H. Trego.

Incorporated January 20, 1885, under Illinois Law and approved June 18, 1883. Chapter.....

Commenced business January 20, 1885.
Home office, 175 Fifth Avenue, Chicago, Ill.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$6,948 05

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members. Annual dues	$16,630 74	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Advance to Officers and Agents repaid	155 17	
Total income during the year		46,785 91
Sum of both amounts		$53,733 96

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$2,150 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $20,559.31**	20,559 31	
3.	Advanced payments returned to rejected applicants	330 22	
4.	Paid **members for Dividends, $.....; for Surrender Values, $.....**	.....	
	Total paid to members (items 1 to 4)	$23,039 53	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $	6,345 99	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	552 96	
7.	Salaries and allowances of Managers and Agents not paid by commissions, $.....	.....	
8.	Salaries of Officers, $.....; Other compensation of Officers, $.....	.....	
9.	Salaries and other compensation of office employes	5,019 39	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	87 52	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; **Municipal licenses, $.....**; Tax on Franchise, $.....	173 10	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real **Estate, $.....**	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,500 00	
14.	Furniture, $.....; Legal expenses, $789.88; Advertising and printing, $2,828.40	3,618 28	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz: (profit and loss account must be itemized) Expense, $1,171.34; **Postage, $1,950.50; Traveling Expenses,** $955.16	4,042 00	
	Total Disbursements		$44,378 77
	Balance		$9,355 19

(Total expenses, footings of items 5 to 16, $21,339.24.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $721.39; deposited in banks, $7,692.66; See list cash in banks	$8,414 05	
6.	Agents' debit balance, $502.98; Bills receivable, $.....	502 98	
7.	Other Assets, viz: Furniture and Fixtures	2,396 17	
	Total	$11,313 20	
	DEDUCT LEDGER LIABILITIES.		
8.	**Agents' credit balance, $.....; Borrowed money, Credit account C. H. Bunker; all other, $.....**	1,958 01	
	Total Net Ledger Assets, as per balance on page—		$9,355 19

METROPOLITAN ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; other property or lease	.....	.....	
13.	Market value of Real Estate over book value		.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$11,657 68	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$.....	$11,657 68	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$11,657 68
	Gross Assets			$21,012 87

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $2,396.17; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balance not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation of Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$2,396 17
	Total Admitted Assets		$18,616 70

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $259.90; resisted, $..... (Schedule XI)	$259 90	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face $..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$259 90
	Balance to Protect Contracts		$18,356 80

Comprised under the following funds:

13.	Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$.....
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18.	Capital Stock paid in	.....
	Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,503	$5,646,750 00	54	$117,000 00
Policies or Certificates written or increased during the calendar year	2,153	1,280,400 00	17	13,500 00
Total	7,656	$6,927,150 00	71	$130,500 00
Deduct decreased or ceased to be in force during year	3,206	2,533,950 00	32	51,000 00
Total Policies or Certificates in force last December 31 (end of year)	4,450	$4,393,200 00	39	$79,500 00
Losses and claims unpaid December 31 (beginning of year)	68	$2,469 67	.....	.....
Losses and claims incurred during the calendar year	759	20,499 54	8	$199 58
Total	827	$22,969 21	8	199 58
Losses and claims paid, scaled down and compromised during the year	815	22,709 31	8	199 58
Losses and claims outstanding unpaid last December 31 (end of year)	12	255 90	.....	.....
Premiums and Assessments collected during year	.....	$46,630 74	.....	$816 04

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MERCHANTS' LIFE ASSOCIATION OF THE UNITED STATES,

Organized under the laws of the State of Missouri, made to the Auditor of State of the Sta'e of Indiana pursuant to the laws thereof.

President, W. H. Collins. Secretary, J. S. Eggleston.

Incorporated June 20, 1890, under R. S. Missouri.
Commenced business July 1, 1890.
Home office, Century Building, St. Louis, Mo.

Approved 1889. Article 3.
Capital authorized . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$132,126 61

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $44,895.19; Mortuary, $16,349.10; Reserve, $.....; for other purposes (specify purpose) $.....	$61,244 29	
3. Subsequent year's Assessments or Premiums: Expense, $17,085.16; Mortuary, $51,161.59; Reserve, $8,039.02; for other purposes (specify purpose) $.....	76,285 77	
4. Medical Examiners' fees paid by applicant	2,925 00	
Total paid by members	$140,455 06	
5. Interest from Mortgages, $4,750.74; Bonds and Stocks, $70.00; Other sources, $.....	4,820 74	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $500.00	500 00	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		145,775 80
Sum of both amounts		$277,902 41

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$74,000 00	
2.	Endowments, $.....; Old Age benefits, $.....	.....	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$74,000 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $35,637.60; subsequent years, $7,122.79	42,760 39	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of Officers, $.....; Other compensation of Officers, $.....; And Office Employes and Office Expense	6,479 27	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	5,317 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $1,047.50; Municipal licenses, $.....; Tax on Franchise, $.....	1,047 50	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $2,043.00 for Association's use of own buildings) less sub-leases	2,043 00	
14.	Furniture, $.....; Legal expenses, $450.00; Advertising and printing, $4,846.49	5,296 49	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Inspection and Adjustment, $1,925 30; Traveling Expenses, $534.41; Postage, $712 53	3,172 24	
	Total Disbursements		$140,116 39
	Balance		$137,786 02
	(Total expenses, footings of items 5 to 16, $66,116.39.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the Books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $63,600.00; not first liens, $.....	$63,600 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $5,705.00; and Stocks, $2,000.00	7,705 00	
5.	Cash in office, $2,419.52; deposited in banks, $29,280.98; (St. Louis Trust Company, $21,318.48; Union Trust Company, $7,172.98; German Savings Institution, $789.52)	31,700 50	
6.	Agents' debit balance, $5,477.40; Bills receivable, $3,575.62	9,053 02	
7.	Other Assets, viz.: Office Furniture	1,748 80	
	Premiums in course of collection	23,978 70	
	Total	$137,786 02	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page—		$137,786 02

MERCHANTS' LIFE ASSOCIATION OF THE UNITED STATES—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $907.57; on Mortgages	$.....	.....	$907 57
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets			
	Gross Assets			$138,693 59

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $1,748.80; Supplies, Printed Matter, Stationery, $.....		$1,748 80	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, $2,000.00 (Schedule XI)		$2,000 00	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)		.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		.....	
9.	Premiums or Assessments paid before due		.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		9,385 92	
11.	All other Liabilities, viz.:		.....	
12.	Total Liabilities			
	Balance to Protect Contracts			$138,693 59

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$74,053 43	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	28,384 84	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	10,000 00	
16. Contingent Fund (less amount thereof included in Liabilities and in Assets not admitted)	24,886 27	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,369 05	
18. Capital Stock paid in	.....	
Total Special Funds		$138,693 59

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,211	$5,332,500 00	39	$112,500 00
Policies or Certificates written or increased during the calendar year	1,527	3,861,500 00	20	55,000 00
Total	3,738	$10,194,000 00	59	$167,500 00
Deduct decreased or ceased to be in force during year	556	1,689,000 00	3	9,500 00
Total Policies or Certificates in force last December 31 (end of year)	3,182	$8,505,000 00	56	$158,000 00
Losses and claims unpaid December 31 (beginning of year)	1	$5,000 00	.....	.....
Losses and claims incurred during the calendar year	22	71,000 00	.....	.....
Total	23	$76,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	22	74,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	1	2,000 00	.....	.....
Premiums and Assessments collected during year	.....	$140,455 06	.....	$2,609 28

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MODERN WOODMEN OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. A. Northcott, Head Consul. Secretary, C. W. Hawes, Head Clerk.

Incorporated May 5, 1884, under.....
Commenced business January 2, 1883.
Home office, Rock Island, Ill.

Approved.....18.....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$266,756 17

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications. None received at Head Camp	.....	
Assessments, Mortuary	$2,073,371 75	
2. First year's Assessments or Premiums: Expense, $ .....; Mortuary, $ .....; Reserve, $.....; for other purposes (specify purpose), Dues for Expense for Per Capita Tax	232,494 00	
3. Subsequent year's Assessments or Premiums: Expense, $..... .....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical examiners' fees paid by applicant. None received at Head Camp	.....	
Total paid by members	2,305,865 75	
5. Interest from Mortgages $.....; Bonds and Stocks, $.....; Other Sources, Interest, $6,362.20	6,362 20	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Supplies sold	41,129 11	
Certificate and Social Members' Fees, $5,355.00; Sale of Buildings, Woodmen Lot, $831.50	6,186 50	
Total income during the year		2,359,543 56
Sum of both amounts		$2,626,299 73

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	1,905,250 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, ...	.....	
	Total paid to members (items 1 to 4)	1,905,250 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $13,065.53; other compensation of officers, $.....	13,065 53	
9.	Salaries and other compensation of office employes	21,767 39	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $ ..... for Association's use of own buildings) less sub-leases. Expense including rent and taxes	7,811 96	
14.	Furniture, $914.31; Legal expenses, $1,679.45; Advertising, stationery and printing, $12,326.96	14,920 72	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $7,295.94; Governing bodies, $10,410.19; Official paper, $25,677.91; Litigation, $3,111.02; Supplies purchased for resale, $32,893.69; Building account, $1,788.70; Field work, $23,979.97; Milage and per diem, $37,605.27; State Camps expense, Head Camp, $25,036.72; Occupation rebate, $764.05; Removal expense, $1,741.51	170,304 97	
	Total Disbursements		$2,133,120 54
	Balance (Benefit, $245,725.50; General, $247,453.69)		$493,179 19
	(Total expenses, footings of items 5 to 16, $227,870.54.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $6,618.50 Building account; incumbered, $	$6,618 50	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	1,788 70	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office as shown by statement hereunto attached, $.....; deposited in banks, $.....	493,179 19	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$501,586 39	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$501,586 39

MODERN WOODMEN OF AMERICA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	
17.	Other items: Assessment 10 called January 2, 1898, in hands local Camps		$228,000 00
18.	Total Non-Ledger Assets		$729,586 39
	Gross Assets		

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		.....
	Total Admitted Assets		.....

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $20,000.00; adjusted, not due, $..... (Schedule XI)	$20,000 00	
4.	Losses on post mortem policies, not adjusted, $207,500.00; resisted, $12,000.00 (Schedule XI)	219,500 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,876 25	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$241,376 25
	Balance to protect Contracts		$488,210 14

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	206,536	$406,684,000 00	3,089	$5,591,500 00
Policies or Certificates written or increased during the calendar year	64,690	113,475,500 00	2,571	4,387,500 00
1896 suspensions reinstated 1897	5,780	11,408,500 00	56	108,000 00
Total	277,006	$531,568,000 00	5,716	$10,087,000 00
Deduct decreased or ceased to be in force during year	17,422	34,493,500 00	465	920,000 00
Total Policies or Certificates in force last December 31 (end of year)	259,584	$497,074,500 00	5,251	$9,167,000 00
Losses and claims unpaid December 31 (beginning of year)	51	$105,000 00	3	$5,000 00
Losses and claims incurred during the calendar year	1,033	2,049,500 00	14	27,000 00
Total	1,084	$2,154,500 00	17	$32,000 00
Three claims rejected, $5,000; compromised, $4,750.00	3	9,750 00	.....	*1,000 00
Losses and claims paid, scaled down and compromised during the year	961	1,905,250 00	15	25,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	120	239,500 00	2	6,000 00
Premiums and Assessments collected during year	10	$2,073,371 75	10	$32,720 70

*Compromise.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MERCHANTS' AND MANUFACTURERS' LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, R. M. Fairfield. Secretary, E. L. Goodnow.

Incorporated November 7, 1894, under Massachusetts law.
Commenced business January 3, 1895.
Home office, Westfield, Mass.

Approved June 19, 1890. Chapter 421.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$10,455 68

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $9,344.27; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$9,344 27	
3. Subsequent year s Assessments or Premiums: Expense, $5,071.54; Mortuary, $16,644.87; Reserve, $78.02; for other purposes (specify purpose) $.....	21,794 43	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$31,138 70	
5. Interest from Mortgages, $.....; Bonds and Stocks, $200.00; Other Sources, $.....	200 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		31,338 70
Sum of both amounts		$41,794 38

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$10,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $	.....	
3.	Advanced Payments returned to rejected applicants	4 58	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$10,004 58	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $8,499.27; subsequent years, $106.83	8,606 10	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $1,082.87; other compensation of officers, $.....	1,082 87	
9.	Salaries and other compensation of office employes	619 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	264 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $149.91; Municipal licenses, $ .....; Tax on Franchise, $.....	149 92	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $715.50 for Association's use of own buildings) less sub-leases	715 50	
14.	Furniture, $ .....; Legal expenses, $37.00; Advertising and printing, $1,778.85	1,815 85	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, $333.34; General Expense, $542.59; Claims Expense, $300.00; Agency Expense, $195.86; Traveling Expense, $35.36; Interest, $2.84	1,409 99	
	Total Disbursements		$24,668 31
	Balance		$17,126 07
	(Total expenses, footings of items 5 to 16, $14,663.73.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	$7,082 45	
5.	Cash in office, $816 85; deposited in banks, $8,826.77; (First National of Westfield, Mass.; Massachusetts State Treasurer.)	9,723 62	
6.	Agents' debit balance, $.....; bills receivable, $.....	320 00	
7.	Other assets, viz.:	.....	
	Total	$17,126 07	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, ...; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$17,126

MERCHANTS' AND MANUFACTURERS' LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $..... ..... ; accrued, $28.30; on other Assets	.....	$28 30	
12.	Rents due, $.....; accrued, $ .....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$587 78	587 78	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	2,000 00	2,000 00	
17.	Other items:		.....	
18.	Total Non-Ledger Assets			$2,616 08
	Gross Assets			$19,742 15

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			.....
	Total Admitted Assets			$19,742 15

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $ .... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $1000.00; resisted, $..... (Schedule XI)	$1,000 00	
3.	Losses on post mortem policies, due and unpaid, $ .....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $1,000.00 (Schedule XI)	1,000 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued, estimated	125 00	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	19 86	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	88 75	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$2,233 61
	Balance to protect Contracts		$17,508 54

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,615	$2,275,000 00		
Policies or Certificates written or increased during the calendar year	336	630,750 00	2	$5,000 00
Total	1,951	$2,905,750 00		
Deduct decreased or ceased to be in force during year	327	617,500 00		
Total Policies or Certificates in force last December 31 (end of year)	1,624	$2,288,250 00		
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	11	$16,000 00		
Total	11	$16,000 00		
Losses and claims paid, scaled down and compromised during the year	9	10,000 00		
Losses and claims outstanding unpaid last December 31 (end of year)	2	2,000 00		
Premiums and Assessments collected during year		$16,644 87		

MERCHANTS' AND MANUFACTURERS' LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $..... .....; accrued, $28.30; on other Assets	.....	$28 30	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$587 78	587 78	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	2,000 00	2,000 00	
17.	Other items:		.....	
18.	Total Non-Ledger Assets			$2,616 08
	Gross Assets			$19,742 15

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total		.....	.....
	Total Admitted Assets			$19,742 15

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $1000.00; resisted, $..... (Schedule XI)	$1,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $1,000.00 (Schedule XI)	1,000 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued, estimated	125 00	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	19 86	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	88 75	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$2,233 61
	Balance to protect Contracts		$17,508 54

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,615	$2,275,000 00		
Policies or Certificates written or increased during the calendar year	336	630,750 00	2	$5,000 00
Total	1,951	$2,905,750 00		
Deduct decreased or ceased to be in force during year	327	617,500 00		
Total Policies or Certificates in force last December 31 (end of year)	1,624	$2,288,250 00		
Losses and claims unpaid December 31 (beginning of year)				
Losses and claims incurred during the calendar year	11	$16,000 00		
Total	11	$16,000 00		
Losses and claims paid, scaled down and compromised during the year	9	10,000 00		
Losses and claims outstanding unpaid last December 31 (end of year)	2	2,000 00		
Premiums and Assessments collected during year		$16,644 87		

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, G. R. Struble. Assistant-Secretary, E. L. Rines.

Incorporated January 17, 1882, under Iowa Law. Approved code, 1873. Chapter.....

Commenced business April 8, 1882.
Reorganized November 19, 1886, under Chapter 65, 21th G. A.
Home office, Toledo, Iowa.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896	$34,912 84	
Increase from Profit and Loss Account	5,775 85	$40,688 69

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:

1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $3,254.72; Mortuary, $673.24; Reserve, $.....; for other purposes (specify purpose), $.....	$3,927 96	
3. Subsequent year's Assessments or premiums: Expense, $9,177.21; Mortuary, $17,843.62; Reserve, $2,030.11; for other purposes (specify purpose), $.....	29,050 94	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$32,978 90	
5. Interest from Mortgages, $901.60; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $358.32 for Association's use of own buildings)	1,259 92	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		34,238 82
Sum of both amounts		$74,927 51

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$25,651 60	
2.	Endowments, $4,575.71; Old Age benefits, $.....; Disability, Sick or Accident benefits, $773.85	5,349 56	
3.	Advanced payments returned to rejected applicants	4 90	
4.	Paid members for Dividends, $..... .....; for Surrender Values, $1,134.66	1,134 66	
	Total paid to members (items 1 to 4)	$32,140 72	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $3,114.20; subsequent years, $8.72	3,217 17	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	535 41	
7.	Salaries and allowances of Managers and Agents not paid by commissions	1,883 27	
8.	Salaries of Officers, $970.00; Other compensation of Officers, $.....	970 00	
9.	Salaries and other compensation of office employes	880 40	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	311 21	
11.	Taxes on premiums, $95.16; Insurance Department fees and licenses, $205.50; Municipal licenses, $.....; Tax on Franchise, $.....	300 66	
12.	Taxes on Real Estate and Investments, $89.20; Expenses and repairs on Real Estate, $51.90	141 10	
13.	Rent (including $.....for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $53.19; Legal expenses, $530.75; Advertising and printing, $548.13	1,132 07	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, Express, Telegrams and Office Supplies, $690.58; Stationery and Books, $283.85; Interest, $65.34; Fuel and Lights, $153.49; Traveling Expenses, $704.78; State Underwriters' Association, $82.93	1,980 97	
	Total Disbursements		$43,492 98
	Balance		$31,434 53
	(Total expenses, footings of items 5 to 16, $11,352.26.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the Books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $12,271.41; incumbered, $.....	$12,271 41	
2.	Loans on Mortgages of Real Estate, first liens, $10,400.00; not first liens, $.....	10,400 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	9,116 24	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $1,269.84; Toledo Savings Bank	1,269 84	
6.	Agents' debit balance, $102.04; Bills receivable, $.....	102 04	
7.	Other Assets, viz.: Accounts Receivable	275 00	
	Total	$33,434 53	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $2,000.00; all other, $.....	2,000 00	
9.	Total Net Ledger Assets, as per balance on page—		$31,434 53

MUTUAL BENEFIT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $255.97; on Mortgages	$255 97		
11.	Interest due, $.....; accrued, $.....; on other Assets			
12.	Rents due, $.....; accrued, $.....; on property or lease		$255 97	
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value			
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$1,500 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	2,400 00	3,900 00	
17.	Other items			
18.	Total Non-Ledger Assets			$4,155 97
	Gross Assets			$35,590 50

DEDUCT ASSETS NOT ADMITTED.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		
2.	Agents' debit balances not secured by bonds, $102.04; Bills Receivable, not secured, $.....	$102 04	
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		102 04
	Total Admitted Assets		$35,488 46

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $10,250.00; adjusted, not due, $..... (Schedule XI)	$10,250 00	
4.	Losses on post mortem policies, not adjusted, $3,200.00; resisted, $..... (Schedule XI)	3,200 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	855 00	
8.	Surrender value obligations due or accrued, $2,030.70; Dividend obligations due or accrued, $.....	2,030 70	
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	27 07	
11.	All other Liabilities, viz.:		
12.	Total Liabilities		$16,362 77
	Balance to protect Contracts		$19,125 69

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund and Endowment Fund (less amount thereof included in Liabilities and in Assets not admitted)	$19,125 69	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$19,125 69

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,311	$2,413,000 00	23	$29,000 00
Policies or Certificates written or increased during the calendar year	227	263,500 00	22	25,000 00
Total	1,538	$2,676,500 00	45	$54,000 00
Deduct decreased or ceased to be in force during year	256	434,500 00	25	30,000 00
Total Policies or Certificates in force last December 31 (end of year)	1,282	$2,242,000 00	20	$24,000 00
Losses and claims unpaid December 31 (beginning of year)	10	$21,000 00	.....	.....
Losses and claims incurred during the calendar year	24	38,000 00	.....	.....
Total	34	$59,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	22	41,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	12	20,000 00	.....	.....
Premiums and Assessments collected during year	.....	$32,978 90	.....	$417 19

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

MASONIC MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, F. W. Pelton. Secretary, Fred A. Morse.

Approved .... Chapter 11.

Incorporated June 11, 1883, under 1880, Sec. 8.
Commenced Business Sept. 1, 1883.
Home Office, 486 Arcade, Cleveland, O.

Capital authorized . . . . . $..... ....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Ledger Assets December 31, 1896		$82,526 17

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,175 75	
2. First year's Assessments or Premiums: Expense, $..... .....; Mortuary, $7,956.30; Reserve, $2,652.10; for other purposes (specify purpose), $.....	10,608 40	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $118,500.45; Reserve, $39,500.15; for other purposes (specify purpose), $.....	158,000 60	
4. Medical Examiners' fees paid by applicant	514 50	
Total paid by members	$170,299 25	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $3,518.11	3,518 11	
6. Rents (including $..... for Association's use of own buildings)	....	
7. Profit on disposal of Real Estate, $..... .....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	229 80	
Total income during the year		174,047 16
Sum of both amounts		$256,573 33

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$142,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$142,000 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $9,889.65; subsequent years, $.....	9,889 65	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	2,370 72	
7.	Salaries and allowances of Managers and Agents not paid by commissions	4,936 67	
8.	Salaries of Officers, $2,900.00; Other compensation of Officers, ...; Medical Directors, $480.00	3,380 00	
9.	Salaries and other compensation of office employes	4,220 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	596 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $161.00; Municipal licenses, $6.04; Tax on Franchise, $.....	167 04	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,755 41	
14.	Furniture, $203.00; Legal expenses, $440.20; Advertising and printing, $556.60	1,199 80	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Postage, $1,283.19; General Expenses, $302.92; Traveling Expenses, $1,122.49; Buffalo Office, $458.32; Advances to Agents, $210.00	3,376 92	
	Total Disbursements		$173,892 71
	Balance		$82,680 62
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $224.10; deposited in banks, $82,456.52 (Citizens Savings and Loan Association, $75,009.17; Euclid Avenue National Bank, $7,447.35)	$82,680 62	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz:	.....	
	Total	$82,680 62	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page—		$82,680 62

MASONIC MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$33,000 00	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$33,000 00
	Gross Assets			$115,680 62

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $1,131.75; Supplies, Printed Matter, Stationery, $.....		$1,131 75	
2.	Agents' debit balance not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, it less than book value		.....	
6.	Total			
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $..... ; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $33,000.00 (Schedule XI)	$33,000 00	
4.	Losses on post mortem policies, not adjusted, $..... ; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face $..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$33,000 00
	Balance to Protect Contracts		$82,680 62

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Contingent Fund (less amount thereof included in Liabilities and in Assets not admitted)	$82,680 62	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$82,680 62

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4,201	$14,311,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	954	2,777,000 00	.....	.....
Total	5,155	$17,088,000 00	.....	.....
Deduct decreased or ceased to be in force during year	403	1,289,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	4,752	$15,799,000 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	2	$7,000 00	.....	.....
Losses and claims incurred during the calendar year	45	168,000 00	.....	.....
Total	47	$175,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	39	142,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	8	33,000 00	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTHWESTERN LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Daniel J. Avery. Secretary, Chas. A. Capwell.

Incorporated June 27, 1874, under General Incorporation.
Reincorporated August 2, 1893, under an act to incorporate companies on the Assessment Plan. Approved June 22, 1893.
Commenced business July, 1874.
Home office, Home Insurance Building, Chicago, Ill.

Approved April 18, 1872. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896, $1,041,879.04 . . . . . (Deduct $1,410.20 Agents' credit balance of year 1896, account gross debit balance included above.)		$1,040,468 84

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications		
2. First year's Assessments or Premiums: Expense, $49,575.45; Mortuary, $95,509.55; Reserve, $33,299.04; for other purposes (specify purpose) $.....	$178,384 04	
3. Subsequent years' Assessments or Premiums: Expense, $358,703.21; Mortuary, $1,556,652.89; Reserve, $250,971.41; for other purposes (specify purpose), $1,568.78; recovered on indemnifying bond on loss paid in a previous year	2,167,896 29	
4. Medical Examiners' fees paid by applicant	3,132 43	
Total paid by members	$2,349,412 76	
5. Interest from Mortgages, $21,575.00; Bonds and Stocks, $17,144.21; Other sources, $2,793.70	41,512 91	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		2,390,925 67
Sum of both amounts		$3,431,394 51

DSIBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	1,767,353 54	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $4,250.00	4,250 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	1,771,603 54	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $115,288.52; subsequent years, $10,737.82	126,026 34	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	13,638 20	
7.	Salaries and allowances of Managers and Agents not paid by commissions	48,788 34	
8.	Salaries of officers, $47,663.20; Other compensation of officers, $2,000.00 (Board of Trustees)	49,663 20	
9.	Salaries and other compensation of office employes	82,631 49	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	11,886 00	
11.	Taxes on premiums, $4,019.18; Insurance Department fees and licenses, $2,156.24; Municipal licenses, $254.98; Tax on Franchise, $30.97; Personal property, $8.35	6,469 72	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	19,039 52	
14.	Furniture, $451.57; Legal expenses, $5,831.95; Advertising, Stationery and printing, $11,301.45	17,584 97	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Bonds redeemed, $1,042.83; Incidental and Miscellaneous expense, $8,863.90; Legislative Committee, $906.04; Postage, $8,406.19; Refitting office, $383.79; Traveling expenses, $15,466.03; Mutual Life Underwriters Executive Committee, $973.09; Suspense, $184.35; Surrendered policies, $18,191.12	57,335 05	
	Total Disbursements		$2,204,666 37
	Balance		$1,226,728 14

(Total expenses, footings of items 5 to 16, $433,062.83; Advance assessments, $2,917,71.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $608,800 00; not first liens, $	$608,800 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $361,504.86; and Stocks, $.....	361,504 86	
5.	Cash in office, $1,475.21; deposited in banks $156,981.52; Globe National Bank, $31,596.31; Merchants National Bank, $68,410.76; Metropolitan National Bank, $56,974.45	158,456 73	
6.	Agents' debit balance, $92,540.23; bills receivable, $8,505.53	101,045 76	
7.	Other assets, viz.:	.....	
	Total	1,229,807 35	
	Deduct Ledger Liabilities.		
8.	Agents' and other credit balance, $3,079.21; borrowed money, $.....; all other, $	3,079 21	
9.	Total Net Ledger Assets, as per balance on page —		$1,226,728 14

NORTHWESTERN LIFE ASSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $816.00; accrued, $8,575.73; on Mortgages	$9,391 73		
11.	Interest due, $.....; accrued, $1,716.65; on other Assets	1,716 65		
12.	Rents due, $..... ; accrued, $..... ; on property or lease	.....	$11,108 38	
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	$4,693 89	4,693 89	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$30,000 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	175,500 00	205,500 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$221,302 27
	Gross Assets			$1,448,030 41
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $..... .....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $74,458.15; Bills receivable, not secured, $8,505.53		$82,963 68	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			$82,963 68
	Total Admitted Assets			$1,365,066 73

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $1,000.00; adjusted, not due, $12,100.00 (Schedule XI)	$13,100 00	
2.	Losses on stipulated premium policies, not adjusted, $63,500.00; resisted, $19,500.00 (Schedule XI)	83,000 00	
3.	Losses on post mortem policies, due and unpaid, $2,916.66; adjusted, not due, $195,200.00 (Schedule XI)	198,116 66	
4.	Losses on post mortem policies, not adjusted, $165,500.00; resisted, $10,000.00 (Schedule XI)	175,500 00	
5.	Present value future payments on installment policy claims (face 5,000.00 discounted at 3 per cent.)	4,393 05	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	13,909 90	
10.	Advance Insurance or Reserve Fund on limited payment policies, which is largely in excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	113,905 86	
11.	All other Liabilities, viz.: Suspense.	78 90	
12.	Total Liabilities		$602,004 37
	Balance to Protect Contracts		$763,062 36

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$41,792 10	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	33,589 75	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. .... Fund (less amount thereof included in Liabilities and in Assets not admitted)	424,235 65	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	263,444 86	
18. Capital Stock paid in	.....	
Total Special Funds		$63,062 36

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	40,104	$115,272,000 00	750	$1,429,500 00
Policies or Certificates written or increased during the calendar year	4,342	11,968,900 00	77	116,000 00
Total	44,446	$127,240,900 00	827	$1,545,500 00
Deduct decreased or ceased to be in force during year	9,729	28,765,500 00	141	276,000 00
Total Policies or Certificates in force last December 31 (end of year)	34,717	$98,475,400 00	686	$1,269,500 00
Losses and claims unpaid December 31 (beginning of year)	164	$474,700 00	3	$4,000 00
Losses and claims incurred during the calendar year	522	1,783,500 00	8	18,000 00
Total	686	$2,258,200 00	11	$22,000 00
Losses and claims paid, scaled down and compromised during the year	557	1,783,483 34	9	19,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	129	474,716 66	2	3,000 00
Premiums and Assessments collected during year	.....	.....	.....	$31,189 83

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Augustus P. Martin. Secretary, Franklin J. Moore.

Incorporated February 29, 1884, under Laws of 1881.
Commenced business March, 1884.
Home office, 85 Water Street, Boston, Mass.

Approved ..... Chapter 115.
Capital authorized. . . . . $500.00.
Capital subscribed . . . . . $500.00.
Capital paid in . . . . . $500.00.

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$77,847 99

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$13,945 75	
2. First year's Assessments or Premiums: Expense, $34,639.13; Mortuary, $9,344.52; Reserve, $.....; for other purposes (specify purpose) $.....	43,983 65	
3. Subsequent year's Assessments or Premiums: Expense, $82,286.08; Mortuary, $81,222.39; Reserve, $.....; for other purposes (specify purpose) $.....	163,508 47	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$221,437 87	
5. Interest from Mortgages, $335 45; Bonds and Stocks, $1.060.00; Other Sources, $904.76	.....	
6. Rents (including $..... for Association's use of own buildings)	2,200 21	
7. Profit on disposal of Real Estate, ...; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Re-Insurance	8,556 92	
Total income during the year		232,195 00
Sum of both amounts		$310,042 99

DISBURSEMENTS DURING YEAR.

1.	Death claims paid	$36,025 00	
2.	Disability benefits, $.....	62,353 29	
3.	Advanced payments returned to rejected applicants, including the payments returned	1,806 93	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$100,185 22	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $27,176.54; subsequent years, $36,063 58	63,240 12	
6.	Commissions and expense paid or allowed for collecting assessments or premiums to banks or collectors included in No. 5	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	8,299 96	
8.	Salaries of officers, $10,200.00; other compensation of officers, $1,125.00	11,325 00	
9.	Salaries and other compensation of office employes	13,489 08	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	5,402 83	
11.	Taxes on premiums, $226.29; Insurance Department fees and licenses, $892.78; Municipal licenses, $52.50; Tax on Franchise, $	1,171 57	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on real estate	.....	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	2,949 96	
14.	Furniture, $56.00; Legal expenses, $1,668.37; Advertising and printing, $5,653.51	7,377 88	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Adjustment expenses, $4,543.66; Postage, $2,060.74; Traveling expenses, $1,046.77; Reinsurance, $8,173.47; General expenses, $2,667.37	16,492 01	
	Total Disbursements		$229,933 63
	Balance		$80,109 36

(Total expenses, footings of items 5 to 16, $129,748.41.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $4,500.00; not first liens, $.....	$4,500 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	34,933 10	
5.	Cash in office, $580.60; deposited in banks, $37,261.67; National Bank of Commerce, $4,487.04; Howard National Bank, $26,952.53; United States Trust Company, $5,114.25; New England Trust Company, $707.85	37,842 27	
6.	Agents' debit balance, $.....; Bills receivable, $.....	4,109 96	
7.	Other Assets, viz.:	.....	
	Total	$81,385 33	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $1,275.97; borrowed money, $.....; all other, $.....	1,275 97	
9.	Total Net Ledger Assets, as per balance on page —		$80,109 36

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

	Furniture, Fixtures and Supplies, valued at		$5,000 00	
10.	Interest due, $.....; accrued, $3.10; on Mortgages	$.....	3 10	
11.	Interest due, $.....; accrued, $330.91; on other Assets	.....	330 91	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	$826 90	
15.	Mortuary and Disability Assessments due on last call, made within sixty days on insurance in force, net	$7,886.25	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	29,000 00	$36,886 25	
17.	Other items: Due on account of Reinsurance (secured)		$500 00	
18.	Total Non-Ledger Assets		.....	$43,547 16
	Gross Assets			$123,656 52

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$5,000 00	
2.	Agents' debit balances not secured by bonds, $1,975.39; Bills Receivable, not secured, $.....	1,975 39	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	7,886 25	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6	Total		$14,861 64
	Total Admitted Assets		$108,794 88

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses reported and in process of adjustment, $7,580.00; resisted, $..... (Schedule XI), estimated	$7,580 00
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....
4.	Losses on post mortem and specific indemnity policies, not adjusted, $8,500.00; resisted, $20,500.00 (Schedule XI)	29,000 00
5.	Present value future payments on installment policy claims (face..... .....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued, estimated	1,250 00
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	....
9.	Premiums or Assessments paid before due	175 75
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other Liabilities, viz.:	500 00
12.	Total Liabilities	$38,505 75
	Balance to protect Contracts	$70,289 13

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$47,294 77	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	24,933 10	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	7,381 49	
18. Capital Stock paid in	500 00	
Total Special Funds		$80,109 36

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	11,611	$70,672,125 00	208	$1,555,750 00
Policies or Certificates written or increased during the calendar year, including re-insurance	7,528	48,585,150 00	141	770,500 00
Total	19,139	$119,257,275 00	349	$2,326,250 00
Deduct decreased or ceased to be in force during year	5,209	32,362,750 00	115	707,700 00
Total Policies or Certificates in force last December 31 (end of year)	13,930	$86,894,525 00	234	$1,618,500 00
Losses and claims unpaid December 31 (beginning of year), including estimated amount of claims reported and in process of adjustment	7	$21,150 00	1	$5,000 00
Losses and claims incurred during the calendar year	1,442	113,808 29	46	3,301 38
Total	1,449	$134,958 29	47	8,301 38
Losses and claims paid, scaled down and compromised during the year	1,342	98,378 29	46	3,301 38
Losses and claims outstanding unpaid last December 31 (end of year)	107	36,580 00	1	5,000 00
Premiums and Assessments collected during year	.....	$221,437 87	.....	$3,953 15

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof

President, Chas. H. Webb. Secretary, Jas. I. Barnum.

Incorporated November 2, 1885, under New York laws. Approved 1883. Chapter 175.

Commenced business December 15, 1885. Capital authorized . . . . . $.....

Home office, 320 Broadway, New York, N. Y. Capital subscribed . . . . . $.....

Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$35,910 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments or Premiums: Expense, $25,438.57; Mortuary, $26,217 59; Reserve, $ .....; for other purposes (specify purpose), $.....	$51,656 16	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$56,656 16	
5. Interest from mortgages, $.....; Bonds and Stocks, $720.00; Other sources, $304.10	1,024 10	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$52,680 26
Sum of both amounts		$88,591 17

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $21,027.14**	$21,027 14	
3.	Advanced payments returned to rejected applicants		
4.	Paid **members for dividends, $** .....; for Surrender **Values, $**.....		
	Total paid to members (items 1 to 4)	$21,027 14	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $..... ; subsequent years, $9,970.66	9,970 66	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors		
7.	Salaries and allowances of Managers and Agents not paid by commissions		
8.	Salaries of Officers, $.....; other compensation of Officers, $.....	9,909 92	
9.	Salaries and other compensation of office employes		
10.	Medical Examiners' fees, whether paid direct by members or otherwise		
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $469.56; **Municipal licenses, $** .....; **Tax on** Franchise, $3.00	472 56	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on **Real Estate, $**		
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,958 31	
14.	Furniture, $550.55; Legal expenses, $.....; Advertising and printing, $1,246.74, **$2,571.89**	4,369 18	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other **items, viz.: (profit** and loss account must be itemized) Traveling **Account, Sundry items, Postage, etc**	2,647 99	
	Total disbursements		$50,355 76
	Balance		$38,235 41
	(Total expenses, footings of items 5 to 16, $29,328.62.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....		
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $17,503.75; and Stocks, $.....	$17,503 75	
5.	Cash in office, $1,014.02; deposited in banks: $14,856.92, (National Park Bank, $8,234.38; Farmers' Loan and Trust Co., $572.44; Washington Trust Co., $6,050.15)	15,870 99	
6.	Agents' debit balance, $.....; Bills receivable, $.....	4,860 67	
7.	Other **assets,** viz.:		
	Total	$38,235 41	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $**.....; **Borrowed money, $**.....; **all other, $**.....		
9.	**Total Net Ledger Assets, as per balance on page —**		$38,235 41

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof

President, Chas. H. Webb. Secretary, Jas. I. Barnum.

Incorporated November 2, 1885, under New York laws. Approved 1883. Chapter 175.

Commenced business December 15, 1885. Capital authorized . . . . . $.....

Home office, 320 Broadway, New York, N. Y. Capital subscribed . . . . . $.....

Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$35,910 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments or Premiums: Expense, $25,438.57; Mortuary, $26,217 59; Reserve, $.....; for other purposes (specify purpose), $.....	$51,656 16	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$56,656 16	
5. Interest from mortgages, $.....; Bonds and Stocks, $720.00; Other sources, $304.10	1,024 10	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$52,680 26
Sum of both amounts		$88,591 17

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $21,027.14	$21,027 14	
3.	Advanced payments returned to rejected applicants		
4.	Paid members for dividends, $.....; for Surrender Values, $.....		
	Total paid to members (items 1 to 4)	$21,027 14	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $..... ; subsequent years, $9,970.66	9,970 66	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors		
7.	Salaries and allowances of Managers and Agents not paid by commissions		
8.	Salaries of Officers, $.....; other compensation of Officers, $.....	9,909 92	
9.	Salaries and other compensation of office employes		
10.	Medical Examiners' fees, whether paid direct by members or otherwise		
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $469.56; Municipal licenses, $ .....; Tax on Franchise, $3.00	472 56	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on Real Estate, $		
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,958 31	
14.	Furniture, $550.55; Legal expenses, $.....; Advertising and printing, $1,246.74, $2,571.89	4,369 18	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Account, Sundry items, Postage, etc	2,647 99	
	Total disbursements		$50,355 76
	Balance		$38,235 41
	(Total expenses, footings of items 5 to 16, $29,328.62.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....		
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $17,503.75; and Stocks, $.....	$17,503 75	
5.	Cash in office, $1,014.02; deposited in banks: $14,856.92, (National Park Bank, $8,234.38; Farmers' Loan and Trust Co., $572.44; Washington Trust Co., $6,050.15)	15,870 99	
6.	Agents' debit balance, $.....; Bills receivable, $.....	4,860 67	
7.	Other assets, viz.:		
	Total	$38,235 41	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$38,235 41

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof

President, Chas. H. Webb. Secretary, Jas. I. Barnum.

Incorporated November 2, 1885, under New York laws. Approved 1883. Chapter 175.

Commenced business December 15, 1885. Capital authorized . . . . . $.....

Home office, 320 Broadway, New York, N. Y. Capital subscribed . . . . . $.....

Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$35,910 91

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments or Premiums: Expense, $25,438.57; Mortuary, $26,217 59; Reserve, $ .....; for other purposes (specify purpose), $.....	$51,656 16	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$56,656 16	
5. Interest from mortgages, $.....; Bonds and Stocks, $720.00; Other sources, $304.10	1,024 10	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$52,680 26
Sum of both amounts		$88,591 17

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid		
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $21,027.14	$21,027 14	
3.	Advanced payments returned to rejected applicants		
4.	Paid members for dividends, $.....; for Surrender Values, $.....		
	Total paid to members (items 1 to 4)	$21,027 14	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $..... ; subsequent years, $9,970.66	9,970 66	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors		
7.	Salaries and allowances of Managers and Agents not paid by commissions		
8.	Salaries of Officers, $.....; other compensation of Officers, $.....	9,909 92	
9.	Salaries and other compensation of office employes		
10.	Medical Examiners' fees, whether paid direct by members or otherwise		
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $469.56; Municipal licenses, $.....; Tax on Franchise, $3.00	472 56	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on Real Estate, $.....		
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,958 31	
14.	Furniture, $550.55; Legal expenses, $.....; Advertising and printing, $1,246.74, $2,571.89	4,369 18	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....		
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Account, Sundry items, Postage, etc	2,647 99	
	Total disbursements		$50,355 76
	Balance		$38,235 41
	(Total expenses, footings of items 5 to 16, $29,328.62.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....		
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....		
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral		
4.	Book Value of Bonds, $17,503.75; and Stocks, $.....	$17,503 75	
5.	Cash in office, $1,014.02; deposited in banks: $14,856.92, (National Park Bank, $8,234.38; Farmers' Loan and Trust Co., $572.44; Washington Trust Co., $6,050.15)	15,870 99	
6.	Agents' debit balance, $.....; Bills receivable, $.....	4,860 67	
7.	Other assets, viz.:		
	Total	$38,235 41	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		$38,235 41

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, D. W. C. Mieeram. Secretary, L. E. Riplogle.

Incorporated October 25, 1881, under an act concerning corporations.
Commenced business December 10, 1881.
Home office, 153-155 LaSalle Street, Chicago, Ill.

Approved April 18, 1872. Chapter 32, R. S.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$25,764 61

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $691.81; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$691 81	
3. Subsequent year's Assessments or Premiums: Expense, $6,738.91; Mortuary, $41,323.91; Reserve, $469.79; for other purposes (specify purpose) Dues, $7,278.04; Equation, $2,513.90	58,324 55	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	59,016 36	
5. Interest from Mortgages, $.....; Bonds and Stocks, $919.29; Other sources, $.....	919 29	
6. Rents (including $..... for Association's use of own buildings); Reinstatements	19 16	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....; Furniture	10 00	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$59,964 81
Sum of both amounts		$85,729 42

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$16,640.29	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	16,729 45	
16 .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	8,960 16	
18. Capital Stock paid in	.....	
Total Special Funds		$42,329 90

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	3,108	$26,685,000 00	93	$824,500 00
Policies or Certificates written or increased during the calendar year	1,759	14,030,750 00	33	262,000 00
Total	4,867	$40,715,750 00	126	$1,086,500 00
Deduct decreased or ceased to be in force during year	1,551	12,636,000 00	64	573,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,316	$28,079,750 00	62	$513,500 00
Losses and claims unpaid December 31 (beginning of year)	.....	$6,889 18	.....	$21 42
Losses and claims incurred during the calendar year	.....	21,147 62	.....	562 14
Total	.....	$28,036 80	.....	$583 56
Losses and claims paid, scaled down and compromised during the year	.....	21,027 14	.....	508 56
Losses and claims outstanding unpaid last December 31 (end of year)	.....	7,009 66	.....	75 00
Premiums and Assessments collected during year	.....	$51,656 16	.....	$612 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, D. W. C. Mieeram. Secretary, L. E. Riplogle.

Incorporated October 25, 1881, under an act concerning corporations.
Commenced business December 10, 1881.
Home office, 153-155 LaSalle Street, Chicago, Ill.

Approved April 18, 1872. Chapter 32, R. S.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$25,764 61

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $691.81; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$691 81	
3. Subsequent year's Assessments or Premiums: Expense, $6,738.91; Mortuary, $41,323.91; Reserve, $469.79; for other purposes (specify purpose) Dues, $7,278.04; Equation, $2,513.90	58,324 55	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	59,016 36	
5. Interest from Mortgages, $.....; Bonds and Stocks, $919.29; Other sources, $.....	919 29	
6. Rents (including $..... for Association's use of own buildings); Reinstatements	19 16	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....; Furniture	10 00	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$59,964 81
Sum of both amounts		$85,729 42

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$43,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$43,000 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $1,098.55; subsequent years, renewals, $877.50	1,976 05	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	71 97	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of Officers, $12,000.00; other compensation of Officers, $.....	12,000 00	
9.	Salaries and other compensation of office employes	1,281 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	84 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $161.14; Municipal licenses, $27.70; Tax on Franchise, $.....	188 84	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $497.70 for Association's use of own buildings), less sub-leases	497 70	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $298.35	298 35	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Office Supplies, $407.42; Directors, $151.16; Traveling Expenses, $89.60; Interest, $20.75	668 93	
	Total Disbursements		$60,067 34
	Balance		$25,662 08
	(Total expenses, footings of items 5 to 16, $17,067.34.		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $19,478.05; and Stocks, $.....	$19,478 05	
5.	Cash in office, $.....; deposited in banks, Bankers' National Bank, $4,520.26; Columbia National Bank, $999.99	5,520 25	
6.	Agents' debit balance, viz.: $.....; bills receivable, $.....	.....	
7.	Other Assets, viz.: Cash in office, $663.78	663 78	
	Total	$25,662 08	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$25,662 08

NORTHWESTERN LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	.....		
11.	Interest due, $.....; accrued, $395.00; on other Assets	$395 00		
12.	Rents due, $.....; accrued, $ .....; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	First year's premiums due, made within sixty days on insurance in force	$805 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$1,000 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$1,000 00
	Gross Assets			.....

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			.....
	Total Admitted Assets			$26,662 08

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $1,000.00 (Schedule XI)	$1,000 00	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $ ..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face..... .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accident or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued, $.....	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$1,000 00
	Balance to protect Contracts		$25,662 08

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$3,808 48	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	5,151 33	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	13,083 77	
16. Interest Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,829 12	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,787 38	
18. Capital Stock paid in	.....	
Total Special Funds		$25,662 08

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,485	$1,485,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	273	266,000 00	.....	.....
Total	1,758	$1,751,000 00	.....	.....
Deduct decreased or ceased to be in force during year	131	141,000 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	1,629	$1,610,000 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	7	2,000 00	.....	.....
Losses and claims incurred during the calendar year	32	42,000 00	.....	.....
Total	33	$44,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	1	1,000 00	.....	.....
Premiums and Assessments collected during year	12	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTH AMERICAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Frank N. Gage. Secretary, A. E. Forrest.

Incorporated May 13, 1886, under Illinois Ins.
Commenced business June 15, 1886.
Home office, 217 LaSalle St, Chicago, Ill.

Approved June 18, 1883. Chapter 73.
Capital authorized . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$33,842 93

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$7,475 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Reserve and Expense, $38,813.46; Mortuary, $21,305.35; for other purposes (specify purpose) $	60,118 81	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$67,593 81	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	1,428 40	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		69,022 21
Sum of both amounts		$102,865 14

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$9,289 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	12,016 35	
2½.	Membership Fees rebated and returned to members	5,860 00	
3.	Advanced Payments returned to rejected applicants	341 15	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$27,506 50	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $.....; subsequent years, $.....	8,816 07	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	6,079 69	
7.	Salaries and allowances of managers and agents not paid by commissions	4,883 33	
8.	Salaries of officers, $6,733.32; other compensation of officers, $.....	6,733 32	
9.	Salaries and other compensation of office employes	5,106 33	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	267 65	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	327 90	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $2,525.77 for Association's use of own building), less sub-leases	2,525 77	
14.	Furniture, $50.00; Legal expenses, $886.78; Advertising and printing, $1,466.45	2,403 23	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $2,187.14; Expense, $667.41; Investigating Claims, $1,121.65; Traveling Expenses, $1,832 07	5,808 27	
	Total Disbursements		$70,458 06
	Balance		$32,407 08
	(Total expenses, footings of items 5 to 16, $42,951.56.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	$2,500 00	
4.	Book Value of Bonds, $.....; and Stocks, $.....	19,627 82	
5.	Cash in office, $419.45; deposited in banks, $9,489.81 (Northwestern National Bank, $5,489.81; Northern Trust Co., $3,000.00; St. Louis National Bank, $1 000.00)	9,909 26	
6.	Agents' debit balance secured, $370.00; bills receivable, $.....	370 00	
7.	Other assets, viz.:	.....	
	Total	$32,407 08	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$32,407 08

NORTH AMERICAN ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $339.24; on Mortgages	$.....	$339 24	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease, Furniture and Fixtures	.....	1,250 00	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$16,780 88		
	Less cost of collecting same	1,823 88	14,957 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	2,500 00	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$19.046 24
	Gross Assets			$51,453 32

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $..... Supplies, Printed Matter, Stationery, $.....	$1,250 00	
2.	Agents' debit balances not secured by bonds, $..... Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	12,808 30	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$14,058 30
	Total Admitted Assets		$37,395 02

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $2,148.70; resisted, $2,500.00 (Schedule XI)	$4,648 70	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	937 50	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$5,586 20
	Balance to protect Contracts		$31,808 82

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve or Emergency Fund, including Mortuary and Indemnity (less amount thereof included in Liabilities and in Assets not admitted)	$22,127 82	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund, including Mortuary and Indemnity (less amount thereof included in Liabilities and in Assets not admitted)	9,279 26	
18. Capital Stock paid in	.....	
Total Special Funds		$31,407 08

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,544	$26,132,000 00	161	$760,000 00
Policies or Certificates written or increased during the calendar year	3,784	20,775,000 00	107	622,750 00
Total	9,328	$46,907,000 00	268	$1,382,750 00
Deduct decreased or ceased to be in force during year	3,656	19,581,000 00	89	407,750 00
Total Policies or Certificates in force last December 31 (end of year)	5,672	$27,326,000 00	179	$975,000 00
Losses and claims unpaid December 31 (beginning of year)	15	987 85	.....	.....
Losses and claims incurred during the calendar year	429	24,966 20	22	385 24
Total	444	$25,954 05	22	$385 24
Losses and claims paid, scaled down and compromised during the year	425	21,305 35	21	325 24
Losses and claims outstanding unpaid last December 31 (end of year)	19	4,648 70	1	60 00
Premiums and Assessments collected during year	.....	$60,118 81	.....	$2,210 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, R. L. Clarke. Secretary, J. A. Doreman.

Incorporated July 12, 1889, under .....
Commenced business July 31, 1889.
Home Office, Des Moines, Iowa.

Approved ..... Chapter.....
Capital authorized.... Mutual assessment.
Capital subscribed ..... $.....
Capital paid in ..... $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896. . . .		$14,245 95
INCOME.		
Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$21,885 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $41,482.11; Reserve, $.....; for other purposes (specify purpose), Dues, $18,625.57	60,107 68	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$81,992 68	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $825.22	825 22	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		82,817 90
Sum of both amounts		$97,063 85

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	.....	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $41,104.15**	$41,104 15	
3.	Advanced Payments returned to rejected applicants	150 40	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$41,254 55	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	21,885 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,808 13	
7.	Salaries and allowances of managers and agents not paid by commissions	752 75	
8.	Salaries of officers, $5,999.94; Other compensation of officers, traveling expenses, $697.96	6,697 90	
9.	Salaries and other compensation of office employes	1,573 85	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	23 16	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $235.75; **Municipal licenses, $.....; Tax on** Franchise, $.....	235 75	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on **Real Estate, $.....**	.....	
13.	Rent (including $300.00 for Association's use of own buildings) less sub leases	300 00	
14.	Furniture, $.....; Legal expenses, $2,405.41; Advertising and printing, $1,451.45	3,856 86	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Adjusting **claims, $546.10; Express and Telegrams,** $35.53; **Stationery, $65.07;** Postage, $1,179.80; Office supplies, $163.56; Exchange $11.30	2,001 36	
	Total Disbursements		$81,389 31
	Balance		$15,674 54
	(Total expenses, footings of items 5 to 16, $40,134.76).		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business, December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first **liens, $.....**	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $15,674.54 (Citizens **National Bank of Des Moines, Ia., $15,674.54)**	$15,674.54	
6.	Agents debit balance, $.....; bills receivable, $.....	.....	
7.	Other **Assets**, viz.:	.....	
	Total	$15,674 54	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$15,674 54

NATIONAL MASONIC ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....		
16.	Benefit Assessments to become due on policies not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$1,934 25		
17.	Other items			
18	Total Non-Ledger Assets			$1,934 25
	Gross Assets			$17,608 79
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on policies, not adjusted, $1,934.25; resisted, $..... (Schedule XI)	$1,934 25	
5.	Present value future payments on installment policy claims (face..... .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	310 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$2,244 25
	Balance to protect Contracts		$15,364 54

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$10,111 66	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	5,252 88	
18. Capital Stock paid in	.....	
Total Special Funds		$15,364 54

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	6,072	$25,370,250 00	651	$2,665,750 00
Policies or Certificates written or increased during the calendar year	4,377	17,329,750 00	153	495,000 00
Total	10,449	$42,700,000 00	804	$3,160,750 00
Deduct decreased or ceased to be in force during year	3,994	$15,808,250 00	493	$1,947,250 00
Total Policies or Certificates in force last December 31 (end of year)	6,455	26,891,750 00	311	1,213,500 00
Losses and claims unpaid December 31 (beginning of year)	26	$4,153 45	.....	.....
Losses and claims incurred during the calendar year	499	38,884 95	51	$2,099 50
Total	525	$43,038 40	51	$2,099 50
Losses and claims paid, scaled down and compromised during the year	505	41,104 15	50	2,024 50
Losses and claims outstanding unpaid last December 31 (end of year)	20	1,934 25	1	75 00
Premiums and Assessments collected during year	.....	$60,107 68	.....	$4,361 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTHWESTERN BENEVOLENT SOCIETY,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, John P. Johnson. Secretary, Vincent D. Cliff.

Incorporated November 24, 1891.
Commenced business December 14, 1891.
Home office, 302 and 304 West Superior St., Duluth, Minn.

Approved..... Chapter....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$18,822 04

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$21,397 00	
2. First year's Assessments or Premiums: Expense, $32,925.32; Mortuary and Indemnity, $32,925.29; Reserve, $.....; for other purposes (specify purpose) $.....	65,850 61	
3. Subsequent year s Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$87,247 61	
5. Interest from Mortgages, $79.95; Bonds and Stocks, $.....; Other Sources, $8.39	88 34	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		87,335 95
Sum of both amounts		$106,157 99

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1,600 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $28,451.50**	28,451 50	
3.	Advanced payments returned to rejected applicants	40 95	
4.	Paid members for dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$30,092 45	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $..... ; subsequent years, $	25,626 34	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	3,292 53	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of Officers and Directors, $6,525.00; other compensation of Officers, $6,893.54	13,418 54	
9.	Salaries and other compensation of office employes	5,357 46	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	345 65	
11.	Taxes on premiums, $24.15; Insurance Department fees and licenses, $319.09; **Municipal licenses, $ .....; Tax on** Franchise, $	343 24	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on Real Estate, $	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,960 56	
14.	Furniture, $.....; Legal expenses, $495.91; Advertising and printing, $1,793.31	2,289 22	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) General Expenses, **$586.65; Traveling Expenses, $512.82;** Miscellaneous Office Expenses, $142.96; Postage, $2,534.50.	3,776 93	
	Total disbursements		$86,502 92
	Balance		$19,655 07
	(Total expenses, footings of items 5 to 16, $56,410.47.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $ .....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $2,700.00; not first liens, $.....	$2,700 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $5,056.25; and Stocks, $.....	5,056 25	
5.	Cash in office, $150.70; deposited in banks: $5,701.42 (American Exchange Bank, of Duluth, Minn., $3,108.16; **First National** Bank, of St. Paul, Minn., $2,593.26); cash deposited with Insurance **Department, State of Missouri, $1,000.00;** cash deposited with Insurance Department, State of Wisconsin, $1,000.00	7,852 12	
6.	Agents' debit balance, $1,940.11; Bills receivable, $.....	1,940 11	
7.	Other **assets,** viz.: Furniture and Fixtures	2,106 59	
	Total	$19,655 07	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....,**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$19,655 07

NORTHWESTERN BENEVOLENT SOCIETY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $15.75; on Mortgages	$15 75	
11.	Interest due, $30.00; accrued, $.....; on other Assets	30 00	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$45 75
13.	Market value of Real Estate over book value	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	
17.	Other items		.....
18.	Total Non-Ledger Assets		$45 75
	Gross Assets		$19,700 82

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $2,106.59; Supplies, Printed Matter, Stationery, $	$2,106 59	
2.	Agents' debit balances not secured by bonds, $1,940.11; Bills Receivable, not secured, $	1,940 11	
3.	Loans on Personal Security, $	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$4,046 70
	Total Admitted Assets		$15,654 12

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face..... discounted at 4 per cent)	.....	
6.	Disability, sick and accident claims reported, probable liability	$2,040 00	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	690 03	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	1,301 59	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$4,031 62
	Balance to protect Contracts		$11,622 50

Comprised under the following funds:		
13. Indemnity Fund (less amount thereof included in Liabilities and in Assets not admitted)	$2,001 38	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,941 32	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	2,679 80	
18. Capital Stock paid in	.....	
Total Special Funds		$11,622 50

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,893	$589,300 00	493	$49,300 00
Policies or Certificates written or increased during the calendar year	5,349	1,027,900 00	582	138,000 00
Total	11,242	$1,617,200 00	1,075	$187,300 00
Deduct decreased or ceased to be in force during year	5,055	576,600 00	343	40,800 00
Total Policies or Certificates in force last December 31 (end of year)	6,187	$1,040,600 00	732	$146,500 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	1,672	$30,051 50	226	$3,101 28
Total	1,672	$30,051 50	226	$3,101 28
Losses and claims paid, scaled down and compromised during the year	1,672	30,051 50	226	3,101 28
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$65,850 61	.....	$6,835 22

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL PROTECTIVE SOCIETY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, David E. Thomas. Secretary, Israil Rurell.

Incorporated May 26, 1894, under Act 119, Laws 1893. Approved May 26, 1893. Chapter.....

Commenced business May 1, 1894. Capital authorized . . . . . $.....

Home office, 505–506 Phœnix Blk., Bay City, Mich. Capital subscribed . . . . . $.....

Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$3,438 13

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$62,915 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $13,987.80; Mortuary, $32,638.20; Reserve, $.....; for other purposes (specify purpose), $.....	46,626 00	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$109,541 00	
5. Interest from mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	40 00	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$109,581 00
Sum of both amounts		$113,019 13

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1,200 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $29,337.20**	29,337 20	
3.	Advanced Payments returned to rejected applicants	.....	
4.	**Paid members for Dividends, $.....; for Surrender Values, $**	.....	
	Total paid to members (items 1 to 4)	$30,537 20	
5.	Commissions and Fees retained by or allowed to Agents for organization of subordinate bodies, $..... ; subsequent years, $	61,182 14	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,640 58	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $6,830.00; other compensation of officers, $.....	6,830 00	
9.	Salaries and other compensation of office employes	1,181 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	213 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $300.00; **Municipal licenses, $ .....; Tax on Franchise, $**	300 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real **Estate, $**	.....	
13.	Rent (including $310.00 for Association's use of own buildings) less sub-leases	310 00	
14.	Furniture, $ .....; Legal expenses, $.....; Advertising and printing, $776.70	776 70	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz. (profit and loss account must be itemized): Furniture and **Traveling Expenses, Postage, Express, Telegraph**	3,537 66	
	Total Disbursements		$107,598 78
	Balance		$5,510 35
	(Total expenses, footings of items 5 to 16, $76,971.58.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; **incumbered, $**	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; **not first liens, $**	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other **Collateral**	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $702.63; deposited in banks, $4,807.72; **Old Second National Bank, $4,267.72; Ray County Savings Bank, $540.00**	$5,510 35	
6.	Agents' debit balance, $.....; bills receivable, $.....	89 83	
7.	Other **assets**, viz.:	.....	
	Total	$5,600 18	
	DEDUCT LEDGER LIABILITIES.		
8.	**Agents' credit balance, ...; borrowed money, $.....; all other, $**	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$5,600 18

NATIONAL PROTECTIVE SOCIETY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages		
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value		
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$7,163 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		
17.	Other items:		
18.	Total Non-Ledger Assets		$7,163 00
	Gross Assets		$12,763 18

DEDUCT ASSETS NOT ADMITTED.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$925 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....		
3.	Loans on Personal Security, $.....		
4.	Excess of items 15 and 16 over changes in Liabilities on same account		
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		
6.	Total		925 00
	Total Admitted Assets		$11,838 18

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $1,360.00; resisted, $..... (Schedule XI)	$1,360 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, ... resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)		
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		
9.	Premiums or Assessments paid before due	87 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other liabilities, viz.:		
12.	Total Liabilities		$1,447 00
	Balance to protect Contracts		$10,391 18

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds	.....	.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4,303	$425,300 00	650	$65,000 00
Policies or Certificates written or increased during the calendar year	12,583	1,258,300 00	754	75,400 00
Total	16,886	$1,683,600 00	1,404	$140,400 00
Deduct decreased or ceased to be in force during year	9,723	967,300 00	862	86,200 00
Total Policies or Certificates in force last December 31 (end of year)	7,163	$716,300 00	542	$54,200 00
Losses and claims unpaid December 31 (beginning of year), in process of adjustment	11	$194 36	2	$34 26
Losses and claims incurred during the calendar year	1,658	30,342 84	95	1,791 25
Total	1,669	$30,537 20	97	$1,825 51
Losses and claims paid, scaled down and compromised during the year	1,669	30,537 20	97	1,825 51
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	12	$46,626 00	12	$3,904 10

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Dr. J. F. Force. Secretary, C. E. Force.

Incorporated September 15, 1885, under Co-operative Life.
Commenced business September 15, 1885.
Home office, 322-324 Hennepin Avenue, Minneapolis.

Approved March 9, 1885. Chapter 184.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$200,030 14

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $43,740.58; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$43,740 58	
3. Subsequent year's Assessments or Premiums: Expense, $57,163.35; Mortuary, $107,977.69; Reserve, $33,229.07; for other purposes (specify purpose) $	198,370 11	
4. Medical Examiners' fees paid by applicant	5,420 00	
Total paid by members	$247,530 69	
5. Interest from Mortgages, $1,633.36; Bonds and Stocks, $488.46; Other sources, $1,498.68	3,620 57	
6. Rents (including $ ..... for Association's use of own buildings)	125 50	
7. Profit on disposal of Real Estate, $92.35; of Securities, $.....	92 35	
8. From all other sources, viz.: (profit and loss account must be itemized) Receiver of Bank of New England, $375.00; Change of Policies, $43.10	418 10	
Total income during the year		$251,787 14
Sum of both amounts		$451,817 28

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$109,550 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants; Asst. paid from Maturity Fund	186 22	
4.	Paid members for Dividends, $.....; for Surrender Values, $574.71	574 71	
	Total paid to members (items 1 to 4)	$110,310 93	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $34,753.90; subsequent years, $16,621.31	51,375 21	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	6,164 69	
7.	Salaries and allowances of Managers and Agents not paid by commissions	4,917 75	
8.	Salaries of Officers, $.....; other compensation of Officers, $.....	12,396 00	
9.	Salaries and other compensation of office employes	6,721 48	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	6,409 75	
11.	Taxes on premiums, $419.43; Insurance Department fees and licenses, $1,072.16; Municipal licenses, $.....; Tax on Franchise, $.....	1,491 59	
12.	Taxes on Real Estate and Investments, $1,455.37; Expenses and repairs on Real Estate, $.....	1,455 37	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	1,425 00	
14.	Furniture, $75.00; Legal expenses, $2,391.25; Advertising and printing, $1,865.69	4,331 94	
15.	Losses on disposal of Real Estate, $.....; of Securities, $9,000.00	9,000 00	
16.	All other items, viz.: (profit and loss account must be itemized) National Convention, $462.88; Postage, $2,689.11; Traveling Expenses, $2,776.93; Actuary Fees, $440.50; Agency Expenses, $500.00; Bank of N. E., $1,875.00; Mortuary Expenses, $347.92; Miscellaneous Expenses, $1,999.90	11,092 24	
	Total Disbursements		$227,091 95
	Balance		$224,725 33
	(Total expenses, footings of items 5 to 16, $116,782.02)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $15,463.92; incumbered, $.....	$15,463 92	
2.	Loans on Mortgages of Real Estate, first liens, $50,133 99; not first liens, $.....	50,133 99	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	5,800 00	
4.	Book Value of Bonds, $.....; and Stocks, $23,101	23,101 00	
5.	Cash in office, $2,003.09; deposited in banks, $98,845.66 (Security, $31,075.94; Scandia, $188.00; Metropolitan, $56,756.46; Minnesota Savings and Loan, $7,702.03; Farmers and Mechanics, $3,123.23)	100,848 75	
6.	Agents' debit balance, viz.: $12,819.31; bills receivable, $1,091.58; Furniture and Fixtures, $6,010.61	19,921 50	
7.	Other Assets, viz.: Cert. of deposit, Minn. Loan and Trust Co., $6,000.00; Citizens Bank, $662.51; Northern Trust Co., $1,800.00; with Missouri Insurance Department, $1,000.00	9,462 51	
	Total	$224,731 67	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $6.34; Borrowed money, $.....; all other, $.....	6 34	
9.	Total Net Ledger Assets, as per balance on page —		$224,725 33

NORTHWESTERN LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $545.00; accrued, $616.50; on Mortgages	$1,161 50		
11.	Interest due, $..... ; accrued, $97.06; on other Assets	97 06		
12.	Rents due, $15.00; accrued, $.....; on property or lease	15 00	$1,273 56	
13.	Market value of Real Estate over book value	$.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$33,060 71		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	33,060 71	
17.	Other items:		.....	
18.	Total Non-Ledger Assets			$34,334 27
	Gross Assets			$259,059 60

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $6,010.61; Supplies, Printed Matter, Stationery, $.....	$6,010 61	
2.	Agents' debit balances not secured by bonds, $12,819.31; Bills Receivable, not secured, $1,091.58	13,910 89	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	16,310 71	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value: Real Estate, $5,200; Stocks, $2,601.00	7,801 00	
6.	Total		44,033 21
	Total Admitted Assets		$215,026 39

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $7,000.00 (Schedule XI)	$7,000 00	
2.	Losses on stipulated premium policies, not adjusted, $9,750.00; resisted, $..... (Schedule XI)	9,750 00	
3.	Losses on post mortem policies, due and unpaid, $ .....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	208 98	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$16,958 98
	Balance to protect Contracts		$198,067 41

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$23,775 56	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	168,045 73	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Maturity Fund (less amount thereof included in Liabilities and in Assets not admitted)	2,703 63	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,542 49	
18. Capital Stock paid in	.....	
Total Special Funds		$198,067 41

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	10,939	$15,325,650 00	55	$93,000 00
Policies or Certificates written or increased during the calendar year	2,710	3,468,550 00	18	41,500 00
Total	13,649	$18,794,200 00	73	$134,500 00
Deduct decreased or ceased to be in force during year	2,348	3,401,000 00	28	53,500 00
Total Policies or Certificates in force last December 31 (end of year)	11,301	$15,393,200 00	45	$81,000 00
Losses and claims unpaid December 31 (beginning of year)	10	$13,250 00	.....	.....
Losses and claims incurred during the calendar year	84	120,250 00	.....	.....
Total	94	$133,500 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	81	109,550 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	13	16,750 00	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$772 56

STATEMENT of the condition of the

NATIONAL LIFE ASSOCIATION,

On the 31st of December, 1897. The name of the company is the National Life Association. It is located at No. 53 Trumbull Street, in Hartford, Conn.

Stephen Ball, President. Frederick H. Calkins, Secretary.

The amount of its capital is . . . . . $100,000 00 | The amount of its capital fully paid in cash . . . $50,000 00

THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

Cash on hand and in the hands of agents and other persons		$12,616 07
Real Estate, exclusive of incumbrances		157,108 49
Bonds owned by the company bearing interest at the rate of — per cent., secured as follows:		
State, County and Municipal Bonds	Market value,	$1,000 00
Other Stocks and Bonds	" "	69,834 51
Interest and Rents Due and Accrued	" "	4,423 84
Premiums in Process of Collection	" "	13,972 33
Loans on Bonds or Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior incumbrance		66,299 67
Debts otherwise secured		5,435 94
Debts for Premiums		.....
All Other Securities		.....
Total assets		$330,690 85

LIABILITIES.

Amount due to Banks or other creditors	.....
Amount owing and not due to Banks or other creditors	$27,105 20
Losses adjusted and due	.....
Losses adjusted and not due	76,488 00
Losses unadjusted	83,257 00
Losses in suspense (resisted)	20,070 60
All other claims against the Company, including premiums paid in advance	2,114 94
Legal Reserve	.....
Total Liabilities	$209,035 74
The greatest amount insured in any one risk	20,000 00

EXHIBIT OF RISKS IN FORCE.

Risks and Premiums.	Number.	Amount.
Risks in force December 31, 1896	16,849	$32,305,590 00
Amount written during the year ending December 31, 1897	7,095	10,922,405 00
Total	23,944	$43,227,995 00
Deduct policies not in force December 31, 1896, included in above	4,233	8,938,125 00
Deduct amount which has ceased to be in force during the year ending December 31, 1897	4,908	9,261,649 00
Total risks in force December 31, 1897	14,803	$25,028,221 00

Business in Indiana During Year Ending December 31, 1897.

	Number.	Amount.
Risks in force December 31, 1896, as reported	151	$287,850 00
Amount written during the year ending December 31, 1897	268	401,850 00
Total	419	$689,700 00
Deduct policies not in force December 31, 1896, but included in above	73	127,000 00
Deduct amount which has ceased to be in force during the year ending December 31, 1897	153	207,750 00
Total risks in force December 31, 1897	193	$354,950 00
Premiums collected during 1897 in Indiana		6,938 84

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTHERN LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. W. Doolittle. Secretary, E. H. Hibben.

Incorporated May 20, 1882, under Iowa.
Commenced business May 20, 1882.
Home office, Marshalltown, Iowa.

Approved October 1, 1897. Chapter 7.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$68,861 74

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $10,865.90; Mortuary, $3,806.60; Reserve, $.....; for other purposes (specify purpose), $1,152.00, collected from rejected applicants	$15,824 50	
3. Subsequent year's Assessments or Premiums: Expense, $22,447.81; Mortuary, $39,246.48; Reserve, $.....; for other purposes (specify purpose), $2,071.10, collection fee	63,765 49	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	79,589 99	
5. Interest from Mortgages, $3,683.45; Bonds and Stocks, $.....; Other Sources, $.....	3,683 45	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)		
Total income during the year		83,273 44
Sum of both amounts		$152,135 18

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$34,366 67	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, sick or accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	1,152 00	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$35,518 67	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $8,975.93; subsequent years, $350.40	9,326 33	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	2,071 10	
7.	Salaries and allowances of managers and agents not paid by commissions	5,498 53	
8.	Salaries of officers, $5,000.00; other compensation of officers, $.....	5,000 00	
9.	Salaries and other compensation of office employes, Traveling and General Office expenses	7,988 83	
10.	Medical Directors' and Examiners' fees, whether paid direct by members or otherwise	1,488 00	
11.	Taxes on premiums, $34.44; Insurance Department fees and licenses, $240.31; Municipal licenses, $.....; Tax on Franchise, $.....	274 75	
12.	Taxes on Real Estate and Investments $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	860 00	
14.	Furniture, $366.81; Legal expenses, $766.97; Postage, Advertising and printing, $2,023.68	3,157 46	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Expense in investigating and adjusting claims	183 35	
	Total Disbursements		$71,367 02
	Balance		$80,768 16
	(Total expenses, footings of items 5 to 16, $35.665.00.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $70,514.00; not first liens, $.....	$70,514 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $4,320.28; Deposited in banks, $4,933.88, Marshalltown State Bank	9,254 16	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.: Deposited with Superintendent of Insurance of Missouri	1,000 00	
	Total	$80,768 16	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page—		$80,768 16

NORTHERN LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $1,369.70; on Mortgages	$1,369 70	$1,369 70	
11.	Interest due, $.....; accrued, $ .....; on other Assets	.....	.....	
12.	Rents due, $.....; accrued, $ .....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$9,000 00	$9,000 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items		.....	
18.	Total Non-Ledger Assets			$10,369 70
	Gross Assets			$91,137 86

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, ...		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.. .....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $ ....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face .... discounted at 4 per cent)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	$316 58	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$316 58
	Balance to Protect Contracts		$90,821 28

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$17,213 14	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	71,514 00	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	2,094 14	
18. Capital Stock paid in	.....	
Total Special Funds		$90,821 28

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4,096	$7,394,000 00	20	$23,000 00
Policies or Certificates written or increased during the calendar year	1,627	2,672,000 00	123	222,500 00
Total	5,723	$10,066,000 00	143	$245,500 00
Deduct decreased or ceased to be in force during year	1,070	2,066,000 00	11	23,500 00
Total Policies or Certificates in force last December 31 (end of year)	4,653	$8,000,000 00	132	$222,000 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	21	$36,000 00	.....	.....
Total	21	$36,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	21	34,366 67	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Minnesota made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, W. F. Bechtel. Secretary, H. B. Willis.

Approved.....18..... Chapter .....

Incorporated March 31, 1887.
Commenced business June 13, 1887.
Home office, Fifth Street and Second Avenue South, Minneapolis, Minn.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Shown December 31, 1896	$152,129 26	
Guarantee Notes cut out	107.641 14	
Amount of Net Ledger Assets December 31, 1896		$44,488 12

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $28,563.18; Mortuary, $8,123.33; Reserve, $.....; for other purposes (specify purpose) $.....	$36,686 51	
3. Subsequent year's Assessments or Premiums: Expense, $28,683.22; Mortuary, $49,866.94; Reserve, $159.33; for other purposes (specify purpose), $.....	78,709 49	
4. Medical Examiners' fees paid by applicant	2.658 00	
Total paid by members	$118,054 00	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $886.40	886 40	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $250.00; of Securities, $.....	250 00	
8. From all other sources, viz.: (profit and loss account must be itemized) Other General Fund Income	6.925 00	
Transfer from Reserve to Mortuary Fund, $15,000.00	.....	
Total income during the year		126.115 40
Sum of both amounts		$170,603 52

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, $51,718.58; Mortuary Expense, $14,909.82	$66,628 40	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	120 35	
4.	Paid members for Dividends, $..... ; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$66,748 75	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....	28,563 18	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	916 65	
7.	Salaries and allowances of Managers and Agents not paid by commissions	8,552 69	
8.	Salaries of Officers, $.....	13,071 00	
9.	Salaries and other compensation of office employes	1,559 76	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	5,089 68	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $636.20; Municipal licenses, $.....; Tax on Franchise, $.....	636 20	
12.	Taxes on Real Estate and Investments, $48.00; Expenses and repairs on Real Estate, $.....	48 00	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	1,826 44	
14.	Furniture, $.....; legal expenses, $687.67; Advertising and printing, $2,475.80	3,163 47	
15.	Losses on disposal of Real Estate, $.....; of Securities, ...; Transfer from Reserve to Mortuary Fund	.....	
16.	All other items, viz. (profit and loss account must be itemized): Poor Accounts, $58.44; Postage, $302.09; Interest, $1.18; General Expenses, $934.99; Traveling Expenses, $3,223.38; Actuarial Expenses, $625.00; Books and Stationery, $102.65	5,247 73	
	Overdraft of December 31, 1896; Mortuary fund adjusted	4,393 86	
	Total Disbursements		$139,817 41
	Balance (Total expenses, footings of items 5 to 16, $68,674.80).		$30,786 11

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $145.94; deposited in banks, $15,378.15 (Metropolitan Bank)	$15,524 09	
6.	Agents' debits balance, $..... Bills receivable, $15,335.63, secured	15,335 63	
7.	Other Assets, viz.: Personal Ledger Deposits	550 00	
	Office Furniture	1,310 60	
	Total	$32,720 32	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $566.56; Borrowed money, $.....; Advanced Payments, $1,367.65; all other, $.....	1,934 21	
9.	Total Net Ledger Assets, as per balance on page —		$30,786 11

NATIONAL MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	$387 50	$387 50	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	57,699 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....		
17.	Other items:			
18.	Total Non-Ledger assets			$58,086 50
	Gross Assets			$88,872 61
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $1,310,60; Supplies, Printed Matter, Stationery, $.....		$1,310 60	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		18,190 55	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			19,501 15
	Total Admitted Assets			$69,371 46

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $3,158.00 (Schedule XI)	$39,508 45	
2.	Losses on stipulated premium policies, not adjusted, $9,500.00; resisted, $3,500.00 (Schedule XI)		
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $6,550.45 (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $9,400.00; resisted, $7,400.00 (Schedule XI)		
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	297 32	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$39,805 77
	Balance to protect Contracts		$29,565 09

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$1,283 81	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	27,703 75	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	578 13	
18. Capital Stock paid in	.....	
Total Special Funds		$29,565 09

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	4,772	$8,664,500 00	17	$34,750 00
Policies or Certificates written or increased during the calendar year	1,427	2,030,750 00	297	469,000 00
Total	6,199	$10,695,250 00	314	$503,750 00
Deduct decreased or ceased to be in force during year	2,707	4,463,250 00	29	57,500 00
Total Policies or Certificates in force last December 31 (end of year)	3,492	$6,232,000 00	285	$446,250 00
Losses and claims unpaid December 31 (beginning of year)	39	81,350 00	.....	.....
Losses and claims incurred during the calendar year	33	38,422 33	1	1,000 00
Total	.....	$119,772 33	1	$1,000 00
Losses and claims paid, scaled down and compromised during the year	.....	80,864 12	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	35	38,908 45	1	1,000 00
Premiums and Assessments collected during year	.....	$115,396 00	.....	$3,810 18

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL FRATERNAL UNION,

Organized under the laws of the State of Ohio made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

Supreme Chancellor, Lee H. Brooks. Supreme Accountant, S. L. Miner.

Incorporated October 28, 1889, under General Laws of Ohio.
Commenced business October 28, 1889.
Home office, Lincoln Inn Court, 519 Main Street, Cincinnati, Ohio.

Approved..... Chapter....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$196,806 21

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications: Fees, $732.75; P. C. Tax, $4,233.31; Social, $466.10	$5,432 16	
2. First year's Assessment or Premiums: Expense, $19,287.68; Mortuary, $8,912.52; Reserve, $113,648.83; for other purposes (specify purpose), $11,034.04, emergency	152,883 07	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant direct to doctors	.....	
Total paid by members	$158,315 23	
5. Interest from Mortgages, etc., $4,775.62; Bonds and Stocks, $.....; Other Sources, $.....	4,775 62	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		163,090 85
Sum of both amounts		$359,897 06

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$6,868 10	
2.	Maturity, $103,000.00; Emergency, $7,643.17; Disability, Sick or Accident benefits, $6,116.50	116,759 67	
3.	Advanced Payments returned to rejected applicants $.....; (Not entered up until approved by Medical Director, but carried in last mem. account)	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $33,672.15	33,672 15	
	Total paid to members (items 1 to 4)	$157,299 92	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	8,322 78	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $.....; other compensation of officers, $.....	7,215 96	
9.	Salaries and other compensation of office employes	3,036 95	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, $.....; Medical Inspector's fees	568 25	
11.	Taxes on Premiums, $.....; Insurance Department fees and licenses, $197.32; Municipal licenses, $.....; Tax on Franchise, $.....	197 32	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $840.00 for Association's use of own buildings), less sub-leases	840 00	
14.	Furniture, $.....; Legal expenses, $300.31; Advertising and printing, $912.73	1,213 04	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Annual Session, $597.37; Express, $45.92; Postage, $283.67; Telephone, $127.42; Council account, $300.60; Sundries, $77.45; Miscellaneous, $1,574.69	$3,325 54	
	Total Disbursements		$182,019 76
	Balance		$177,877 30
	(Total expenses, footings of items 5 to 16, $24,719.84.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	$27,113 08	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	42,604 41	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	99,971 09	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $240.35; deposited in banks, $4,195.35. (Ohio Valley National Bank, Cincinnati, O.)	4,435 70	
6.	Agents' debit balance, $538.16; Bills receivable, $2,593.61	3,131 77	
7.	Other assets, viz: Furniture and Fixtures, $1,251.27; Ritual, $2,211.96; Supplies, $2,192.77	5,656 00	
	Total	$182,912 05	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $5,000.00; all other, $34.75	5,034 75	
9.	Total Net Ledger Assets, as per balance on page (—)		$177,877 30

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NATIONAL FRATERNAL UNION,

Organized under the laws of the State of Ohio made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

Supreme Chancellor, Lee H. Brooks. Supreme Accountant, S. L. Miner.

Incorporated October 28, 1889, under General Laws of Ohio.
Commenced business October 28, 1889.
Home office, Lincoln Inn Court, 519 Main Street, Cincinnati, Ohio.

Approved..... Chapter....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$196,806 21

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications: Fees, $732.75; P. C. Tax, $4,233.31; Social, $466.10	$5,432 16	
2. First year's Assessment or Premiums: Expense, $19,287.68; Mortuary, $8,912.52; Reserve, $113,648.83; for other purposes (specify purpose), $11,034.04, emergency	152,883 07	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose). $.....	.....	
4. Medical Examiners' fees paid by applicant direct to doctors	.....	
Total paid by members	$158,315 23	
5. Interest from Mortgages, etc., $4,775.62; Bonds and Stocks, $.....; Other Sources, $.....	4,775 62	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		163,090 85
Sum of both amounts		$359,897 06

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$12,291 23	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	142,339 20	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	14,997 26	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$169,627 69

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,854	$1,828,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	829	690,650 00	118	$110,550 00
Total	2,683	$2,518,650 00	.....	.....
Deduct decreased or ceased to be in force during year	1,170	1,172,650 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	1,513	$1,346,000 00	250	$214,700 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	322	$336,750 00	.....	.....
Total	.....	.....	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$152,883 07	.....	$5,722 57

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTH AMERICAN CASUALTY COMPANY,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, James M. Sullivan. Secretary, Henry M. Little.

Incorporated April 17, 1896, under Co-operative.
Commenced business May 8, 1896.
Home office, 625 N. Y. Life Bldg., Minneapolis, Minn.

Approved April 17, 1896, Chapter 184.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$250 11

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$3,825 00	
2. First year's Assessments or Premiums: Expense, $ .....; Mortuary, $ .....; Reserve, $.....; for other purposes (specify purpose) $	.....	
3. Subsequent year's Assessments or Premiums: Expense, $1,817.98; Mortuary, $2,454.77; Reserve, $.....; for other purposes (specify purpose) $	4,272 75	
4. Medical examiners' fees paid by applicant	.....	
Total paid by members	$8,097 75	
5. Interest from Mortgages $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Money paid in by Directors of the Company for expenses	1,252 12	
Total income during the year		9,349 87
Sum of both amounts		$9,599 98

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$100 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits $1,973.06	1,973 06	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, ...	.....	
	Total paid to members (items 1 to 4)	$2,073 06	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $	4,526 10	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	193 49	
7.	Salaries and allowances of managers and agents not paid by commissions	1,197 51	
8.	Salaries of officers, $.....; other compensation of officers, $.....	.....	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $46.00; Municipal licenses, $.....; Tax on Franchise, $.....	46 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $236.00 for Association's use of own buildings) less sub-leases	236 00	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $293.72	293 72	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $124.57; Miscellaneous, 275.87	400 44	
	Total Disbursements		$3,966 32
	Balance		$633 66
	(Total expenses, footings of items 5 to 16, $6,893.26.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office $158.91; deposited in banks, $474.75. Security Bank of Minn., $474.75	633 66	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$633 66

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NORTH AMERICAN CASUALTY COMPANY,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, James M. Sullivan. Secretary, Henry M. Little.

Incorporated April 17, 1896, under Co-operative.
Commenced business May 8, 1896.
Home office, 625 N. Y. Life Bldg., Minneapolis, Minn.

Approved April 17, 1896, Chapter 184.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$250 11

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$3,825 00	
2. First year's Assessments or Premiums: Expense, $ .....; Mortuary, $ .....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $1,817.98; Mortuary, $2,454.77; Reserve, $.....; for other purposes (specify purpose) $.....	4,272 75	
4. Medical examiners' fees paid by applicant	.....	
Total paid by members	$8,097 75	
5. Interest from Mortgages $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Money paid in by Directors of the Company for expenses	1,252 12	
Total income during the year		9,349 87
Sum of both amounts		$9,599 98

	Comprised under the following funds:		
13.	Mortuary Fund and Indemnity (less amount thereof included in Liabilities and in Assets not admitted)	$481 71	
14.	Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15.	Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16.	..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17.	General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	200 00	
18.	Capital Stock paid in	.....	
	Total Special Funds		$681 71

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	325	$32,500 00	.....	.....
Policies or Certificates written or increased during the calendar year	1,275	127,500 00	.....	.....
Total	1,600	$160,000 00	.....	.....
Deduct decreased or ceased to be in force during year	927	92,700 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	673	$67,300 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	97	$2,073 06	.....	.....
Total	97	$2,073 06	.....	.....
Losses and claims paid, scaled down and compromised during the year	97	2,073 06	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$1,272 75	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NEW YORK CASUALTY COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William H. Rowe, Jr. Secretary, Frederic D. Berkeley.

Incorporated April, 1886, under New York Laws, 1883.
Commenced business August 12, 1886.
Home office, 35 Nassau St., Cor. Liberty, New York City.

Approved April 29, 1886. Chapter 175.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896.		$8,774 51

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,888 50	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	13,252 13	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$15,140 63	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Fees and commissions returned by agents, $61.48; donation to increase assets of the company, $18,822.66	18,884 14	
Total income during the year		34,024 77
Sum of both amounts		$42,799 28

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid (Deaths by accident)	$100 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $4,159.98**	4,159 98	
3.	Advanced Payments returned to rejected applicants	84 92	
4.	Paid **members for Dividends, $.....; for Surrender Values, $.....**	.....	
	Total paid to members (items 1 to 4)	$4,344 90	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $7,141.22; subsequent years, $.....	7,141 22	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	3,271 17	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of Officers, $550.00; Other compensation of Officers,	550 00	
9.	Salaries and other compensation of office employes	576 25	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	268 91	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; **Municipal licenses, $.....; Tax** on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $.....; Legal expenses, $.....; Advertising and printing, $4.20	4 20	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other **items, viz. (profit and loss account must be itemized):** Office incidentals, **$14.92; Postage, $5.00**	19 92	
	Total Disbursements		$16,176 57
	Balance		$26,622 71

(Total expenses, footings of items 5 to 16, $11,831.67.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $20,000 00; and Stocks, $.....	$20,000 00	
5.	Cash in office, $3,000.00; deposited in banks, $3,622.71 (Chase National Bank of New York, **$2,000.00; Standard National Bank** of New York, $1,622.71)	6,622 71	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz:	.....	
	Total	$26,622 71	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....**	.....	
9.	**Total Net Ledger Assets, as per balance on page—**		$26,622 71

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

NEW YORK CASUALTY COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William H. Rowe, Jr. Secretary, Frederic D. Berkeley.

Incorporated April, 1886, under New York Laws, 1883.
Commenced business August 12, 1886.
Home office, 35 Nassau St., Cor. Liberty, New York City.

Approved April 29, 1886. Chapter 175.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896.		$8,774 51

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,888 50	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	13,252 13	
3. Subsequent year's Assessments or premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$15,140 63	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Fees and commissions returned by agents, $61.48; donation to increase assets of the company, $18,822.66	18,884 14	
Total income during the year		34,024 77
Sum of both amounts		$42,799 28

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Indemnity Fund (less amount thereof included in Liabilities and in Assets not admitted)	$20,000 00	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	$6,622 71	
18. Capital Stock paid in	.....	
Total Special Funds		$26,622 71

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	714	$1,248,424 50	.....	.....
Policies or Certificates written or increased during the calendar year	1,573	9,968,046 00	.....	.....
Total	2,287	$11,216,470 50	.....	.....
Deduct decreased or ceased to be in force during year	1,145	3,110,092 50	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	1,142	$8,106,378 00	.....	.....
Losses and claims unpaid December 31 (beginning of year)	12	$301 38	.....	.....
Losses and claims incurred during the calendar year	166	4,811 83	.....	.....
Total	178	$5,113 21	.....	.....
Losses and claims paid, scaled down and compromised during the year	170	4,259 98	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	3	336 50	.....	.....
Premiums and Assessments collected during year	.....	$13,252 13	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, C. J. Whitney. Secretary, G. H. Gates.

Incorporated August, 1889, under Act 187.
Commenced business October, 1889.
Home office, 40 West Fort St., Detroit, Mich.

Approved..... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$41,322 19

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$4,436 00	
2. First year's Assessments or Premiums: Expense, $10,248.66; Mortuary, $5,000.00; Reserve, $.....; for other purposes (specify purpose) Indemnity, $16,036.80	31,285 46	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$35,721 46	
5. Interest from Mortgages, $1,080.00; Bonds and Stocks, $.....; Other sources, $.....	1,080 00	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Miscellaneous	21 44	
Total income during the year		36,822 90
Sum of both amounts		$78,145 09

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$5,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	16,036 80	
3.	Advanced Payments returned to rejected applicants	91 38	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$21,128 18	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments, or premiums, $.....; subsequent years, $.....	4,428 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	4,291 67	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $3,008.62; other compensation of officers, $576.00 (Trustees)	3,584 62	
9.	Salaries and other compensation of office employes	3,024 25	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	532 45	
11.	Taxes on premiums, $1,222.64; Insurance Department fees and licenses, $177.50; Municipal licenses, $.....; Tax on Franchise, $.....	1,400 14	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $700.00 for Association's use of own building), less sub-leases	700 00	
14.	Furniture, $.....; Legal expenses, $288.55; Advertising and printing, $789.98	1,078 53	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Expenses, $531.41; Postage, $535.58; Telegraph, $37.19; Express, $38.50; Exchange, $5.93; Stationery, $204.74; Miscellaneous, $524.85	1,878 20	
	Total Disbursements		$24,046 04
	Balance		$36,099 05
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $10,588.62; incumbered, $.....	$10,588 62	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $11,737.17; Detroit National Bank, (indemnity) $10,962.87; Detroit National Bank, (expense) $774.30	11,737 17	
6.	Agents' debit balance secured, $.....; bills receivable, $.....	11,773 26	
7.	Other assets, viz.:	.....	
	Total	$36,099 05	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$36,099 05

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10. Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11. Interest due, $.....; accrued, $.....; on other Assets	.....		
12. Rents due, $.....; accrued, $.....; on property or lease	.....		
13. Market value of Real Estate over book value	.....		
14. Market value of Bonds (not including interest) and Stocks over book value	.....		
15. Assessments due on last call, made within sixty days on insurance in force	$3,279 99		
Less cost of collecting same	328 00	$2,951 19	
16. Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17. Other items		$7,506 42	
18. Total Non-Ledger Assets			$10,458 41
Gross Assets			$46,557.46

Deduct Assets not Admitted.

1. Furniture, Fixtures and Safes, $..... Supplies, Printed Matter, Stationery, $	.....	
2. Agents' debit balances not secured by bonds, $9,682.79; Bills Receivable, not secured, $	$9,682 79	
3. Loans on Personal Security, $.....	.....	
4. Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5. Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6. Total		9,682 79
Total Admitted Assets		$36,874 67

NON-LEDGER LIABILITIES.

1. Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2. Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3. Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4. Losses on post mortem policies, not adjusted, $.....; resisted, $5,000.00 (Schedule XI)	$5,000 00	
5. Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6. Disability, sick, accidents or other benefits, due or accrued, remaining unpaid: reported, $1,206.42; resisted, $1,300.00	2,506 42	
7. Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8. Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9. Premiums or Assessments paid before due	112 19	
10. Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11. All other Liabilities, viz.	.....	
12. Total Liabilities		$7,618 61
Balance to protect Contracts		$29,256 06

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,604	$13,147,500 00	228	$1,068,000 00
Policies or Certificates written or increased during the calendar year	1,107	6,561,000 00	51	317,000 00
Total	3,711	$19,708,500 00	279	$1,385,000 00
Deduct decreased or ceased to be in force during year	634	3,220,500 00	70	134,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,077	$16,488,000 00	209	$1,251,000 00
Losses and claims unpaid December 31 (beginning of year)	80	15,516 75	11	1,085 70
Not reported in 1896 report	9	617 14	1	35 00
Losses and claims incurred during the calendar year	157	13,162 43	8	382 14
Total	246	$29,296 32	20	$1,502 84
Losses and claims paid, scaled down and compromised during the year	229	21,789 90	19	1,402 84
Losses and claims outstanding unpaid last December 31 (end of year)	17	7,506 42	1	100 00
Premiums and Assessments collected during year	.....	.....	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

PREFERRED BANKERS LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Frank E. Robson. Secretary, Truman B. Goodspeed.

Incorporated June 28, 1893, under No. 187, Public Acts 1897.
Commenced business Sept. 1, 1893.
Home Office, 86 Moffat Bldg., Detroit, Mich.

Approved June 17, 1887. Chapter 118, Howell's Statutes, Vol. 3.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896. . . .		$39,269 95

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$3,733 53	
Guarantee Deposits	4,708 84	
2. First year's Assessments or Premiums: Expense, $509.96; Mortuary, $1,834.47; Reserve, $.....; for other purposes (specify purpose), $228.00, Advance Payments	2,572 43	
Interest on Guarantee Notes	1,180 29	
3. Subsequent year's Assessments or Premiums: Expense, $4,185.78; Mortuary, $13,875.28; Reserve, $.....; for other purposes (specify purpose), $.....	18,061 06	
4. Medical Examiners' fees paid by applicant	246 00	
Total paid by members	$30,502 15	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Furniture and Fixtures, Dividends from Defunct Banks	45 70	
Total income during the year		30,547 85
Sum of both amounts		$69,817 80

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, $17,000.00; Suspense Fund returned, $5.50	$17,005 50	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....; Guarantee Deposit paid to beneficiaries of deceased members, $378.00	378 00	
3.	Advanced Payments returned to rejected applicants. Advanced Payments applied, 98c	98	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$17,384 48	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $2,745.81; subsequent years, $.....	2,745 81	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	653 90	
7.	Salaries and allowances of Managers and Agents not paid by commissions	5,282 44	
8.	Salaries of Officers, $1,713.77; other compensation of Officers, $85.34, traveling expenses	1,799 11	
9.	Salaries and other compensation of office employes	482 76	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,045 08	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $195.00; Municipal licenses, $.....; Tax on Franchise, $.....	195 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	760 45	
14.	Furniture, $.....; legal expenses, $491.09; Advertising and printing, $582.59	1,073 68	
15.	Losses on disposal of Real Estate, $.....; of Securities.....	.....	
16.	All other items, viz: (profit and loss account must be itemized) Loans paid, $4,000.00; Underwriters' Protective Association, $125.00; Medical Directory, $187.75; Postage, $553.28; Defunct Banks, $70.35; Sundry Expenses, $720.22	1,656 60	
	Total Disbursements		$37,079 31
	Balance (Total expenses, footings of items 5 to 16, $15,694.83).		$32,738 49

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at Close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $469.86; deposited in banks, $10,047.73 (Commercial Bank, Port Huron, Mich., $10,884.52; various Depository Banks, $163.21)	$11,517 59	
6.	Agents' debits balance, $..... Bills receivable, $.....	.....	
7.	Other Assets, viz.: Guarantee notes against members in good standing	21,220 90	
	Total	$32,738 49	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; Advanced Payments, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$32,738 49

PREFERRED BANKERS LIFE ASSURANCE COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	.....		
11.	Interest due, $.....; accrued, $540.00; on other Assets	$540 00	$540 00	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force			
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	$3,376 70	3,376 70	
17.	Other items:			
18.	Total Non-Ledger assets			$3,916 70
	Gross Assets			$36,655 19
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		$376 60	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			376 70
	Total Admitted Assets			$36,278 49

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $3,000.00; resisted, $..... (Schedule XI)	$3,000 00	
5.	Present value future payments on installment policy claims (face .....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	228 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$3,228 00
	Balance to protect Contracts		$33,050 49

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	$1,635 03	
16. Surplus Fund (less amount thereof included in Liabilities and in Assets not admitted)	7,469 00	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
Guarantee Fund	23,946 46	
18. Capital Stock paid in	.....	
Total Special Funds		$33,050 49

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,642	$2,642,000 00	24	$24,000 00
Policies or Certificates written or increased during the calendar year	614	614,000 00	.....	.....
Total	3,256	$3,256,000 00	24	$24,000 00
Deduct decreased or ceased to be in force during year	510	510,000 00	5	5,000 00
Total Policies or Certificates in force last December 31 (end of year)	2,746	$2,746,000 00	19	$19,000 00
Losses and claims unpaid December 31 (beginning of year)	2	2,000 00	.....	.....
Losses and claims incurred during the calendar year	15	15,000 00	.....	.....
Total	17	$17,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	17	17,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$20,405 49	.....	$273 59

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION,

Organized under the laws of the State of Ohio made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, J. R. George. Secretary, J. L. McKinney.

Incorporated January 10, 1882.
Commenced business July 23, 1882.
Home office, Piqua, Ohio.

Approved..... Chapter....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$41,715 80

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$3,501 38	
2. First year's Assessment or Premiums: Expense, $.....; Mortuary, $172,899.40; Emergency, $8,664.86; for other purposes (specify purpose), Annual dues	224,854 73	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $43,290.47	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$228,356 11	
5. Interest from Mortgages, $.....; Bonds and Stocks, $1,210.45; Other Sources, $.....	1,210 45	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		229,566 56
Sum of both amounts		$271,282 36

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$152,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; **Disability, Sick or Accident benefits, $**.....	25,020 00	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$177,520 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $1,635.84; subsequent years, $.....	1,635 84	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	4,618 91	
7.	Salaries and allowances of managers and agents not paid by commissions	16,259 26	
8.	Salaries of officers, $.....; Other compensation of officers, $.....	4,800 00	
9.	Salaries and other compensation of office employes	3,892 31	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	403 31	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $872.99; **Municipal licenses, $**..... ; Tax on Franchise, $.....	872 99	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $300.00 for Association's use of own buildings) less sub-leases	300 00	
14.	Furniture, $.....; Legal expenses, $125.00; Advertising and printing, $1,942.57	2,067 57	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling expense, $7,984.53; Office expense, $984.38; Postage, $1,375.00; Premiums on Bonds, $214.98	15,558 89	
	Total Disbursements		$222,929 07
	Balance		$48,353 29
	(Total expenses, footings of items 5 to 16, $45,409.07).		

LEDGER ASSETS.

As per Ledger accounts shown by the books at Home Office at close of business, December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $31,486.34	$31,486 34	
5.	Cash in office, $.....; deposited in banks, $16,866.95 (Piqua National Bank)	16,866 95	
6.	Agents debit balance, $.....; bills receivable, $.....	.....	
7.	Other Assets, viz.:	.....	
	Total	$48,353 29	
	Deduct Ledger Liabilities.		
8.	**Agents' credit balance, $**.....; **Borrowed money, $**.....; **all other, $**.....	.....	
9.	**Total Net Ledger Assets, as per balance on page —**		$48,353 29

PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $352.00; accrued, $.....; on Mortgages	$352 00		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	$31,486 34		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$21,394 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	21,169 50		
17.	Other items: Cash on deposit Piqua National Bank	$10,866 95	.....	
18.	Total Non-Ledger Assets			$91,268 79
	Gross Assets			$91,268 79
	Deduct Assets not Admitted.			
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, ...		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			
	Total Admitted Assets			91,268 79

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $1,000 00; adjusted, not due, $13,000.00 (Schedule XI)	$14,000 00	
2.	Losses on stipulated premium policies, not adjusted, $12,000.00; resisted, $3,000.00 (Schedule XI)	15,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$29,000 00
	Balance to Protect Contracts		$62,268 79

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$13,915 50	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	42,136 62	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,216 67	
18. Capital Stock paid in	.....	
Total Special Funds		$62,268 79

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	12,478	$18,349,000 00	1,762	$2,238,000 00
Policies or Certificates written or increased during the calendar year	1,540	1,904,500 00	255	296,000 00
Total	14,018	$20,253,500 00	2,017	$2,534,000 00
Deduct decreased or ceased to be in force during year	1,848	2,531,000 00	317	389,500 00
Total Policies or Certificates in force last December 31 (end of year)	12,170	$17,722,500 00	1,700	$2,144,500 00
Losses and claims unpaid December 31 (beginning of year)	21	$34,000 00	2	$3,000 00
Losses and claims incurred during the calendar year	103	149,000 00	12	14,000 00
Total	124	$183,000 00	14	$17,000 00
Losses and claims paid, scaled down and compromised during the year	105	154,000 00	13	16,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	19	29,000 00	1	1,000 00
Premiums and Assessments collected during year	.....	$228,356 11	.....	$26,067 56

ANNUAL STATEMENT for the year ending June 30, 1898, of the condition and affairs of the

PHŒNIX ACCIDENT AND SICK BENEFIT ASSOCIATION,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuantito the laws thereof.

President, S. M. White. Secretary, L. O. Chatfield.

Incorporated April 24, 1897, under act 187.
Commenced Business May 1, 1897.
Home Office, 121 Territorial, Benton Harbor.

Approved June 17, 1887. Chapter ....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Ledger Assets December 31, 1896		$1,000 00

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows, as shown by books at home office from May 1, 1897, to June 30, 1898:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	$19,843 76	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		19,843 76
Sum of both amounts		$20,843 76

DISBURSEMENTS DURING YEAR.

1. Death claims or installments paid	$500 00	
2. Endowments, $.....; Old Age Benefits, $.....; Disability, Sick or Accident Benefits, $5,362.81	5,362 81	
3. Advanced payments returned to rejected applicants	42 75	
4. Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
Total paid to members (items 1 to 4)	$5,905 56	
5. Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $5,601.75; subsequent years $.....	5,601 75	
6. Commissions paid or allowed for collecting assessments or premiums to banks or collectors	729 02	
7. Salaries and allowances of managers and agents not paid by commissions	502 77	
8. Salaries of officers, $1,045.12; other compensation of officers, $.....	1,045 12	
9. Salaries and other compensation of office employes	625 49	
10. Medical Examiners' fees, whether paid direct by members or otherwise	52 55	
11. Taxes on premiums, $.....; Insurance Department fees and licenses, $40.55; Municipal licenses, $.....; Tax on Franchise, $	40 55	
12. Taxes on Real Estate and Investments, $.....; Expenses and repairs on real estate	.....	
13. Rent (including $40.10 for Association's use of own buildings), less sub-leases	40 10	
14. Furniture, $218.31; Legal expenses, $.....; Advertising and printing, $989.25	1,207 56	
15. Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16. All other items, viz.: (profit and loss account must be itemized) Traveling expenses, $784.70; General expenses, $295.59; Postage, $680.40; Returned to officers total of loan, $1,000	2,760 69	
Total Disbursements	.....	$18,511 11
Balance		$2,332 60

(Total expenses, footings of items 5 to 16, $12,605.50.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1. Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2. Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $.....; and Stocks, $.....	.....	
5. Cash in office, $.....; deposited in banks, $2,412.47 (Rounds, Warner & Co., $2,332.70)	$2,332 60	
6. Agents' debit balance, $.....; Bills receivable, $.....	.....	
7. Other Assets, viz.: Furniture, $218.31; Supplies, Printed Matter, Stationery, etc., (estimated) $200.00	418 31	
Total	$2,750 91	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9. Total Net Ledger Assets, as per balance on page —		$2,750 91

PHŒNIX ACCIDENT AND SICK BENEFIT ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	
17.	Other items		.....
18.	Total Non-Ledger Assets		
	Gross Assets		$2,750 90

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $218.31; Supplies, Printed Matter, Stationery, $200.00	$418 31	
2.	Agents' debit balance not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$418 31
	Total Admitted Assets		$2,332 60

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face $..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	$19 00	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$19 00
	Balance to Protect Contracts		$2,313 60

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$2,313 00	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		$2,313 70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	.....	.....	.....	.....
Policies or Certificates written or increased during the calendar year to June 30, 1898	5,518	$551,800 00	.....	.....
Total	.....	.....	.....	.....
Deduct decreased or ceased to be in force during year	3,362	$336,200 00	.....	.....
Total Policies or Certificates in force June 30, 1898 (end of year)	2,156	$215,600 00	.....	.....
Losses and claims unpaid June 30, 1897 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	385	$5,862 81	.....	.....
Total	385	$5,862 81	.....	.....
Losses and claims paid, scaled down and compromised during the year	.....	.....	.....	.....
Losses and claims outstanding unpaid June 30, 1898 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	$19,843 76	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Robert H. Kneil. Secretary, Robert Gowdy.

Incorporated August 4, 1887, under Fraternal Beneficiary.
Commenced business August 4, 1887.
Home office, 90 Elm Street, Westfield, Mass.

Approved .... Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$2,138 40

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Membership fees required or represented by applications	$4,755 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	15,419 10	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$20,174 10	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	.....	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, ...; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		20,174 10
Sum of both amounts		$22,312 50

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$1,750 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $	8,050 38	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $	.....	
	Total paid to members (items 1 to 4)	$9,800 38	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $	5,198 57	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	542 50	
7.	Salaries and allowances of Managers and Agents not paid by commissions	2,434 19	
8.	Salaries of Officers, $.....; Other compensation of Officers, $	150 00	
9.	Salaries and other compensation of office employes	.....	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $69.00; Municipal licenses, $.....; Tax on Franchise, $	69 00	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $	.....	
13.	Rent (including $.....for Association's use of own buildings) less sub-leases	150 00	
14.	Furniture, $.....; Legal expenses, $35.00; Advertising and printing, $79.56	114 56	
15.	Losses on disposal of Real Estate, $.....; of Securities, $	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $683.50; Sundries, $473.80	1,157 30	
	Total Disbursements		$19,616 50
	Balance		$2,696 00
	(Total expenses, footings of items 5 to 16, $9,816.12.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the Books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $	.....	
5.	Cash in office, $1,215.74; deposited in banks, $1,480.26; First National Bank, Westfield	$2,696 00	
6.	Agents' debit balance, $.....; Bills receivable, $	.....	
7.	Other Assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $	.....	
9.	Total Net Ledger Assets, as per balance on page —		$2,696 00

RED MEN'S FRATERNAL ACCIDENT ASSOCIATION OF AMERICA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on Mortgages	$		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$3,105 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	5,451 00		
17.	Other items:		.....	
18.	Total Non-Ledger Assets			$8,556 00
	Gross Assets			$11,252 00

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		
	Total Admitted Assets		

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $5,451.00 (Schedule XI)	$5,451 00	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, not yet due, remaining unpaid (including $3,822.28, resisted)	4,410 83	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$9,861 83
	Balance to protect Contracts		$1,390 17

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
18. Capital Stock paid in	.....	
Total Special Funds		.....

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,680	$4,639,000 00	209	$501,750 00
Policies or Certificates written or increased during the calendar year	951	2,048,500 00	95	148,500 00
Total	2,631	$6,687,500 00	304	$650,250 00
Deduct decreased or ceased to be in force during year	1,039	2,478,000 00	128	281,250 00
Total Policies or Certificates in force last December 31 (end of year)	1,592	$4,209,500 00	176	$369,000 00
Losses and claims unpaid December 31 (beginning of year)	5	$1,762 00	.....	.....
Losses and claims incurred during the calendar year	.....	17,900 21	39	$2,870 44
Total	.....	$19,662 21	.....	.....
Losses and claims paid, scaled down and compromised during the year	218	9,800 38	37	$1,045 44
Losses and claims outstanding unpaid last December 31 (end of year)	29	9,861 83	2	1,825 00
Premiums and Assessments collected during year	4	$15,419 10	.....	.....

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

ROYAL NEIGHBORS OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, J. G. Johnson, C. W. Hawes. Secretary, Myrtle E. Dade, Beneficiary Recorder.

Incorporated March 21, 1895, under Fraternal Ben'y Society Act of Illinois.
Commenced business March 21, 1895.
Home office, Peoria, Ill.

Approved June 22, 1893. Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$2,166 86

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
Assessments, Mortuary	$32,512 60	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	.....	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	.....	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz. (profit and loss account must be itemized): Recorder's fees, $6,295; Certificate fees, $65.00	6,360 00	
Total income during the year		38,872 60
Sum of both amounts		$41,039 46

DSIBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$32,500 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	.....	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	.....	
8.	Salaries of officers, $1,338.05; Other compensation of officers, $.....	$1,338 05	
9.	Salaries and other compensation of office employes	649 35	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipal licenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $15.00 for Association's use of own buildings) less sub-leases	.....	
14.	Furniture, $.....; Legal expenses, $584.05; Advertising and printing, $195.15	879 20	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Insurance Department, $133.60; General Expense, $143.26; Refund Recorder's Fees, $3,219.00; Expense Supreme Physicians, $121.69; Postage, Express, $544.27	4,162 22	
	Total Disbursements		$39,543 92
	Balance (Benefit, $640,94; General, $854.60)		$1,495 54
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $.....; Supreme Receiver's possession	$1,495 54	
6.	Agents' debit balance, $.....; bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$1,495 54	
	Deduct Ledger Liabilities.		
8.	Agents' and other credit balance, $.....; borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page—		$1,495 54

ROYAL NEIGHBORS OF AMERICA—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages, $.....; Furniture	$107 00	$107 00	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $..... ; accrued, $..... ; on property or lease	.....		
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	.....		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....		
17.	Other items: Assessment No. 7, uncalled by Head Camp, December 31, 1897 (estimated)		$8,000 00	
18.	Total Non-Ledger Assets			$8,107 00
	Gross Assets			

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $107.00; Supplies, Printed Matter, Stationery, $.....		$107 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills receivable, not secured, $.....		.....	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			107 00
	Total Admitted Assets			$9,495 54

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....	
2.	Losses on stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)		.....	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		.....	
4.	Losses on post mortem policies, not adjusted, $6,000.00; resisted, $2,000.00 (Schedule XI)		$8,000 00	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)		.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....		.....	
9.	Premiums or Assessments paid before due		.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		.....	
11.	All other Liabilities, viz.:		.....	
12.	Total Liabilities			$8,000 00
	Balance to Protect Contracts			$1,495 54

Comprised under the following funds :		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$640 94	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	854 60	
18. Capital Stock paid in	.....	
Total Special Funds		$1,495 54

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	5,752	$5,552,000 00	.....	.....
Policies or Certificates written or increased during the calendar year	6,846	6,512,500 00	79	$72,500 00
1896 suspensions reinstated in 1897	64	61,500 00	.....	.....
Total	12,662	$12,126,000 00	79	$72,500 00
Deduct decreased or ceased to be in force during year	542	501,500 00	1	500 00
Total Policies or Certificates in force last December 31 (end of year)	12,120	$11,624,500 00	78	$72,000 00
Losses and claims unpaid December 31 (beginning of year)	4	$4,000 00	.....	.....
Losses and claims incurred during the calendar year	36	35,500 00	.....	.....
Total	40	$39,500 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	32	31,500 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	8	8,000 00	.....	.....
Assessments collected during year	7	$32,512 60	7	$41 25

Received account General Expense, $73 00.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

ROYAL TEMPLARS OF TEMPERANCE,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President L. R. Sanborn. Secretary, Eebon B Reid.

Approved June 26, 1880. Chapter 586.

Incorporated July 1, 1878, under New York State laws.
Commenced business February 3, 1877.
Home office, 43 Niagara St., Buffalo, N. Y.

Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$14,802 54

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$1,635 00	
2. First year's Assessments or Premiums: Expense, $18,668.01; Mortuary, $332,463.54; Reserve, $11,065.70; for other purposes (specify purpose) $.....	362,197 25	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	875 50	
Total paid by members	.....	
5. Interest from Mortgages, $152.04; Bonds and Stocks, $.....; Other Sources, $	$152 04	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$364,859 79
Sum of both amounts		.....

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$327,367 39	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, sick or accident benefits, $6,100.00	6,100 00	
3.	Advance Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$333,467 39	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $.....; subsequent years, $.....	.....	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	.....	
8.	Salaries of officers, $4,917.27; other compensation of officers, $2,803.41	7,720 68	
9.	Salaries and other compensation of office employes	1,080 00	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	710 50	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $182.05; Municipal licenses, $.....; Tax on Franchise, $.....	182 05	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $1,000.00 for Association's use of own buildings), less sub-leases	1,000 00	
14.	Furniture, $.....; Legal expenses, $232.03; Advertising and printing, $2,049.47	2,281 50	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Official organ, $2,105.50; Traveling expenses, $1,284.17; Postage, $579 00; Premiums paid members, $2,580.55	6,549 22	
	Total Disbursements		$352,991 34
	Balance		$26,670 99
	(Total expenses, footings of items 5 to 16, $.....)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $10,400.00; not first liens, $.....	$10,400 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $1,464.52; Deposited in banks, $7,140.48, regular account (Merchants Bank)	8,605 00	
6.	Agents' debit balance, $7,000.29; Bills receivable, $.....	7,000 29	
7.	Other assets, viz.: Reserve Fund	665 70	
	Total		$26,670 99
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; borrowed money, $.....; all other, $.....		
9.	Total Net Ledger Assets, as per balance on page —		

ROYAL TEMPLARS OF TEMPERANCE—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $87.81; on Mortgages . . . . . $.....	$87 81	
11.	Interest due, $.....; accrued, $.....; on other Assets		
12.	Rents due, $.....; accrued, $.....; on property or lease		
13.	Market value of Real Estate over book value . . . . . $.....		
14.	Market value of Bonds (not including interest) and Stocks over book value		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force		
16.	Benefit Assessments to become due on policies not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities . . . . . $.....		
17.	Other items		
18	Total Non-Ledger Assets		$87 81
	Gross Assets		$26,758 80
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$5,400 00	
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value. Assessments called and not yet due .	58,575 00	
6.	Total		63,975 00
	Total Admitted Assets		$90,733 80

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $24,500.00: adjusted, not due, $55,000.00 (Schedule XI)	$79,500 00	
2.	Losses on stipulated premium policies not adjusted, $.....; resisted, $2,000.00 (Schedule XI)	2,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.	.....	
12.	Total Liabilities		$81,500 00
	Balance to protect Contracts.		$9,233 80

Comprised under the following funds:	
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	
18. Capital Stock paid in	.....
Total Special Funds	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	12,401	$14,579,400 00	.....	.....
Policies or Certificates written or increased during the calendar year	1,635	1,377,875 00	176	$134,250 00
Total	14,036	$15,957,275 00	.....	.....
Deduct decreased or ceased to be in force during year	1,601	1,343,875 00	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	12,435	$14,613,400 00	98	.....
Losses and claims unpaid December 31 (beginning of year)	12	20,000 00	.....	.....
Losses and claims incurred during the calendar year	229	327,325 00	.....	.....
Total	241	$347,325 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	185	327,367 39	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	56	81,500 00	.....	.....
Premiums and Assessments collected during year	12	$353,642 05	12	$2,038 98

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of

SECURITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

First Vice-President, Dr. H. J. Gaylord Secretary, Charles M. Turner.

Incorporated November 6, 1886, under laws of State of New York.
Commenced business January 3, 1887.
Home office, Phelps Bank Bldg., cor. Court and Chenango Sts., Binghamton, N. Y.

Approved May 1, 1883. Chapter 175.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$437,102 24

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications		
2. First year's Assessments or Premiums: Expense, $180,850.92; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	$180,850 92	
3. Subsequent year's Assessments or Premiums: Expense, $80,755.03; Mortuary, $179,825.24; Reserve, $68,252.58; for other purposes (specify purpose) $.....	328,832 85	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$509,683 77	
5. Interest from Mortgages, $13,265.65; Bonds and Stocks, $1,679.10; Other sources, $736.95	15,681 70	
6. Rents (including $..... for Association's use of own buildings)	1,144 50	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Exchange, $202.14	202 14	
Total income during the year		526,712 11
Sum of both amounts		$963,814 35

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$172,747 08	
2.	Endowments, $..... .....; Old Age benefits, $..... .....; Disability, Sick or Accident benefits, $312.50	312 50	
3.	Advanced Payments returned to rejected applicants	94 38	
4.	Paid members for Dividends, $5,528.12; for Surrender Values, $218.03	5,746 15	
	Total paid to members (items 1 to 4)	$178,900 11	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $174,717.38; subsequent years, $11,025.24	185,742 62	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	12,621 19	
7.	Salaries and allowances of Managers and Agents not paid by commissions	3,530 48	
8.	Salaries of Officers, $7,990.43; other compensation of Officers, $.....	7,990 43	
9.	Salaries and other compensation of office employes	14,666 41	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	15,135 50	
11.	Taxes on premiums, $1,439.86; Insurance Department fees and licenses, $1,100.90; Municipal licenses, $830.97; Tax on Franchise, $.....	3,371 73	
12.	Taxes on Real Estate and Investments, $171.84; Expenses and repairs on Real Estate, $207.34	379 18	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	5,098 97	
14.	Furniture, $381.04; Legal expenses, $3,572.20; Advertising and printing, $5,679.66	9,632 90	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Traveling Expenses, $3,400.89; General Office Expenses, 6,738 14; Postage, $2,153.17; Expense Investigating Risks, $3,968.98; Accrued Interest, $747.66	17,008 82	
	Total Disbursements		$454,078 34
	Balance		$509,736 01
	(Total expenses, footings of items 5 to 16, $275,178.23)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $9,966.45; incumbered, $.....	$9,966 45	
2.	Loans on Mortgages of Real Estate, first liens, $241,100 00; not first liens, $.....	241,100 00	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	1,500 00	
4.	Book Value of Bonds, $111,000.00; and Stocks, $.....	111,000 00	
5.	Cash in office, $10,042.30; deposited in banks, $86,409.41 (Mercantile National of New York City, $17,430.59; Strong State Bank, $9,926.42; Chenango Valley, $3,000.00; Susquehanna Valley, $56,052.40)	96,451 71	
6.	Agents' debit balance, $70,296.76; bills receivable, $.....	70,296 76	
7.	Other Assets, viz.:	.....	
	Total	$530,314 92	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit-balance, $.....; Borrowed money, $.....; all other, $.....	20,578 91	
9.	Total Net Ledger Assets, as per balance on page —		$509,736 01

SECURITY MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $710.00; accrued, $2,966.59; on Mortgages	$3,670 59		
11.	Interest due, $.....; accrued, $780.42; on other Assets	780 42		
12.	Rents due, $.....; accrued, $.....; on property or lease		$4,451 01	
13.	Market value of Real Estate over book value			
14.	Market value of Bonds (not including interest) and Stocks over book value			
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$71,182 00		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		71,182 00	
17.	Other items:			
18.	Total Non-Ledger Assets			$75,633 01
	Gross Assets			$585,369 02

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $			
2.	Agents' debit balances not secured by bonds, $14,596 09; Bills receivable, not secured, $		$14,596 09	
3.	Loans on Personal Security, $			
4.	Excess of items 15 and 16 over changes in Liabilities on same account			
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value			
6.	Total			14,596 90
	Total Admitted Assets			$570,772 93

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
2.	Losses on stipulated premium policies, not adjusted, $27,500 00; resisted, $2,000 00 (Schedule XI)	$29,500 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)		
4.	Losses on post mortem policies, not adjusted, $..... resisted, $..... (Schedule XI)		
5.	Present value future payments on installment policy claims (face $42,085 60 discounted at 4 per cent.)	37,355 29	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid		
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $	9,632 12	
9.	Premiums or Assessments paid before due		
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon		
11.	All other liabilities, viz.:		
12.	Total Liabilities		$76,487 41
	Balance to protect Contracts		$494,285 52

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$120,701 42	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	324,884 84	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	48,699 36	
18. Capital Stock paid in	.....	
Total Special Funds		$494,285 52

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	10,951	$22,619,563 50	13	$18,000 00
Policies or Certificates written or increased during the calendar year	4,321	8,411,672 15	35	44,300 00
Total	14,372	$31,031,235 65	48	$62,300 00
Deduct decreased or ceased to be in force during year	3,339	$7,706,597 65	8	$14,000 00
Total Policies or Certificates in force last December 31 (end of year)	11,033	23,324,638 00	40	48,300 00
Losses and claims unpaid December 31 (beginning of year)	8	$64,666 66	.....	.....
Losses and claims incurred during the calendar year	86	210,397 65	1	$2,000 00
Total	94	$275,064 31	1	$2,000 00
Losses and claims paid, scaled down and compromised during the year	84	173,059 58	1	200 00
Losses and claims outstanding unpaid last December 31 (end of year)	9	66,855 29	.....	.....
Premiums and Assessments collected during year	.....	$509,683 77	.....	$729 03

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SOUTHWESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, H. S. Halbert. Secretary, H. E. Kinney.

Incorporated August 2, 1882.
Commenced business August 2, 1882.
Home office, Court House, Marshalltown, Ia.

Approved ....., 18....., Chapter .....
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $..... .....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$79,238 87

INCOME.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $18.771.06; Mortuary, included below; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
3. Subsequent year's Assessments or Premiums: Expense, $48.134.46; Mortuary, $95,270.70; Reserve, *$14.558.25; for other purposes (specify purpose) $6.302.15, Special Deposit Fund	$183,036 62	
4. Medical examiners' fees paid by applicant	.....	
Total paid by members	$183,036 62	
5. Interest from Mortgages $3,879.61; Bonds and Stocks, $.....; Other Sources, $.....	3,879 61	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$186,916 23
Sum of both amounts		$266,155 10

*Received from Security Life, membership consolidated.

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$101,000 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits $.....	.....	
3.	Advanced Payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $702.07	702 07	
	Total paid to members (items 1 to 4)	$101,702 07	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $22,674.84; subsequent years, $3,210.34	25,885 18	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	3,711 38	
7.	Salaries and allowances of managers and agents not paid by commissions	6,851 75	
8.	Salaries of officers, $8,399.92; other compensation of officers, $.....	8,399 92	
9.	Salaries and other compensation of office employes	4,178 33	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	2,851 50	
11.	Taxes on premiums, $78.57; Insurance Department fees and licenses, $389.17; Municipal licenses, $70.00; Tax on Franchise, $.....	537 74	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	375 00	
13.	Rent (including $.....for Association's use of own buildings) less sub-leases	3,519 26	
14.	Furniture, $296.00; Legal expenses, $400.80; Advertising and printing, $2,822.46	.....	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Miscellaneous Expenses, $1,495,60; Postage, Express and Telegrams, $1,548.25; Interest and Exchange, $21.67; Bills Payable, $1,000.00; Traveling Expenses, $1,438.11; Cash advanced on account of organization repaid, $3,700; Agent's Ledger Balances charged off, $1,639.24	10,842 87	
	Total Disbursements		$168,855 00
	Balance		$97,300 10
	(Total expenses, footings of items 5 to 16, $67,152.93.)		

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of Business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
	Mortgages, $81,425; Paving Bonds, $5,194 39	.....	
2.	Loans on Mortgages of Real Estate, first liens, $86,619.39; not first liens, $.....	$86,619 39	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office $4,409.42; deposited in banks, $1,188.39, Marshalltown State Bank	5,597 81	
6.	Agents' debit balance, $4,324.78; Bills receivable, $.....	4,324 78	
7.	Other assets, viz.: Cash deposited with Insurance Department of Missouri	1,000 00	
	Total	$97,541 98	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $241.88; borrowed money, $.....; all other, $.....	241 88	
9.	Total Net Ledger Assets, as per balance on page —		$97,300 10

SOUTHWESTERN MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $320.15; accrued, $868.61; on Mortgages and Paving Bonds	$1,188 76		
11.	Interest due, $..... .....; accrued, $.....; on other Assets	.....		
12.	Rents due, $..... .....; accrued, $..... .....; on property or lease	.....	$1,188 76	
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	.....		
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$9,745 80		
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	9,745 80	
17.	Other items:			
18.	Total Non-Ledger Assets			$10,934 56
	Gross Assets			$108,234 66

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....	
2.	Agents' debit balances not secured by bonds, $1,324.78; Bills Receivable, not secured, $.....		$4,324 78	
3.	Loans on Personal Security, $.....		.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....	
6.	Total			4,324 78
	Total Admitted Assets			$103,909 88

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, ...; resisted, $..... (Schedule XI)	.....	
3.	Losses on post mortem policies, due and unpaid, ...; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, ...; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face ..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	$12,071 87	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$12,071 87
	Balance to protect Contracts		$91,838 01

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$12,735 16	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	76,893 07	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. Special Deposit Fund (less amount thereof included in Liabilities and in Assets not admitted)	1,813 52	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	396 26	
18. Capital Stock paid in	.....	
Total Special Funds		$91,838 01

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	8,644	$12.548,500 00	33	$38,000 00
Policies or Certificates written or increased during the calendar year	2,649	4,524,350 00	27	38,000 00
Total	11,293	$17,072,850 00	60	$76,000 00
Deduct decreased or ceased to be in force during year	2,491	3,717,000 00	22	26,000 00
Total Policies or Certificates in force last December 31 (end of year)	8,802	$13.355,850 00	38	$50 000 00
Losses and claims unpaid December 31 (beginning of year)	.....	.....	.....	.....
Losses and claims incurred during the calendar year	58	$106,500 00	1	$1,000 00
Total	.....	.....	.....	.....
Losses and claims paid, scaled down and compromised during the year	58	$106,500 00	1	$1,000 00
Losses and claims outstanding unpaid last December 31 (end of year)	.....	.....	.....	.....
Premiums and Assessments collected during year	.....	.....	.....	$678 46

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

SCANDINAVIAN MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, S. P. A. Lindahl. Secretary, Nels Nelson

Incorporated September 12, 1883, under General Laws of Illinois.
Re-incorporated February 17, 1894.
Commenced business October 26, 1883.
Home office, 347 E. Main St., Galesburg, Ill.

Approved June 18, 1883, and June 22, 1893. Chapter —.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896.		$120,190 93

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$6,632 50	
2. First year's Assessments or Premiums: Expense, $337.20; Mortuary, $2,901.10; Emergency Reserve, $322.34; for other purposes (specify purpose), $.....	3,560 64	
3. Subsequent year's Assessments or premiums: Expense, $16,202 59; Mortuary, $142,520 73; Emergency Reserve, $15,835.64; for other purposes (specify purpose), $.....	174,558 96	
4. Medical Examiners' fees paid by applicant	1,202 00	
Total paid by members	$185,954 10	
5. Interest from Mortgages, $.....; Bonds and Stocks, $3,800.00; Other sources, on Deposits, $788.45	4,588 45	
6. Rents (including $ ..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, Appreciation of U. S. Bonds	518 75	
8. From all other sources, viz.: (profit and loss account must be itemized) Reinstatements, $609.64; Previous shortages, $82.67 .	692 31	
Total income during the year		191,753 61
Sum of both amounts		$311,944 54

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$139,800 00	
2.	Endowments, $.....; Old Age Benefits, $.....; Disability, Sick or Accident Benefits, $.....	.....	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$139,800 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $6,028.00; subsequent years $.....; (Admission Fees)	6,028 00	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	.....	
7.	Salaries and allowances of managers and agents not paid by commissions	2,281 98	
8.	Salaries of officers, $3,350.00; other compensation of officers, $412.80	3,762 80	
9.	Salaries and other compensation of office employes	5,383 74	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	1,203 00	
11.	Taxes on premiums, $11.90; Insurance Department fees and licenses, $401.25; Municipal licenses, $.....; Tax on Franchise, $	413 15	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on real estate	.....	
13.	Rent (including $..... for Association's use of own buildings), less sub-leases	508 00	
14.	Furniture, $41.03; Legal expenses, $70.32; Advertising and printing, $941.55	1,052 90	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, $3,108.48; Lights, $67.07; Telephone, $24.00; Traveling expenses, $67.86; Miscellaneous, $28.68; Taxes and fees to National Convention Life Underwriters, $204.06	3,500 15	
	Total Disbursements		$163,933 72
	Balance		$148,010 82

(Total expenses, footings of items 5 to 16, $24,133.72.)

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $121,000.00; and Stocks, $.....	$121,000 00	
5.	Cash in office, $786.20; deposited in banks, $26,366.38 (Galesburg National Bank)	27,152 58	
6.	Agents' debit balance, $370.80; Bills receivable, $.....	370 80	
7.	Other Assets, viz.:	.....	
	Total	$148,523 38	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $5.00; borrowed money, $.....; all other, Adance assessments, $507.56	512 56	
9.	Total Net Ledger Assets, as per balance on page —		$148,010 82

SCANDINAVIAN MUTUAL AID ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $1,100.00; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	.....		
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	$1,100 00	
13.	Market value of Real Estate over book value	.....		
14.	Market value of Bonds (not including interest) and Stocks over book value	$2,200 00	2,200 00	
15.	Mortuary Assessments due on last call, made Dec. 20, 1897, within sixty days on insurance in force	$13,169 13	13,169 13	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....		
17.	Other items:			
18.	Total Non-Ledger Assets			$16,469 13
	Gross Assets			$164,479 95

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balances not secured by bonds, $370.80; Bills Receivable, not secured, $.....	$370 80	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6	Total		370 80
	Total Admitted Assets		$164,109 15

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....
2.	Losses stipulated premium policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....
3.	Losses on post mortem policies, due and unpaid, $..... ; adjusted, not due, $..... (Schedule XI)	.....
4.	Losses on post mortem policies, not adjusted, $20,500 00; resisted, $.....(Schedule XI)	$20,500 00
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....
6.	Disability, sick, accidents or other benefits, not yet due, remaining unpaid	.....
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,247 05
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....
9.	Premiums or Assessments paid before due	.....
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....
11.	All other Liabilities, viz.:	.....
12.	Total Liabilities	$21,747 05
	Balance to protect Contracts	$142,362 10

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$11,591 07	
14. Reserve Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	128,713 07	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	2,057 96	
18. Capital Stock paid in	.....	
Total Special Funds		$142,362 10
($3,300 added to Reserve Fund on account of interest due and market value over book value.)		

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	10,904	$13,765,500 00	71	$82,500 00
Policies or Certificates written or increased during the calendar year	1,212	1,220,500 00	24	22,000 00
	.....	.....	*4	$4500 †1-2000
Total	12,116	$14,986,000 00	100	111,000 00
Deduct decreased or ceased to be in force during year	416	502,500 00	4	6,000 00
Total Policies or Certificates in force last December 31 (end of year)	11,700	$14,483,500 00	96	$105,000 00
Losses and claims unpaid December 31 (beginning of year)	9	$15,300 00	.....	.....
Losses and claims incurred during the calendar year	108	145,000 00	.....	.....
Total	117	$160,300 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	103	139,800 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	14	20,500 00	.....	.....
Premiums and Assessments collected during year	.....	$178,119 60	.....	$1,230 09

*Moved in. †Reinstated.

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

TRADERS AND TRAVELERS ACCIDENT COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Thos. E. Sloan. Secretary, Henry Spratley.

Incorporated April 7, 1887.
Commenced business April 7, 1887.
Home office, 287 Broadway, New York City.

Approved ..... Chapter .....
Capital authorized ..... $.....
Capital subscribed ..... $.....
Capital paid in ..... $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$12,877 12

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses as follows:		
1. Gross membership fees required or represented by applications	$4,598 50	
Annual dues as per contract	218 00	
2. Assessments or Premiums: Expense, $21,663.40; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Specific benefits, $2,300; Temporary disability benefits, $12,499.69	36,463 09	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$41,279 59	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $.....	296 82	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized) Hotel hand books	2 00	
Total income during the year		$41,578 41
Sum of both amounts		$54,455 53

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid—Specific Benefit claims paid	$2,300 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....; Temporary Disability benefit claims paid	12,499 69	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for Dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$14,799 69	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of fees and dues	12,945 72	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	80 78	
8.	Salaries of Officers, $4,000.00; Other compensation of Officers, $100.00	4,100 00	
9.	Salaries and other compensation of office employes	3,783 50	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	.....	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $.....; Municipall icenses, $.....; Tax on Franchise, $.....	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent, $1,710.00; Taxes, $13.68, Advertising and printing, $1,160.80	2,884 48	
14.	Insurance Department fees and Agents licenses, $99.00; Legal expenses, $1,687.54; Advertising and printing, $.....	1,786 54	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Books and stationery, $252.86; Bonds, $50.00; Postage and exchange, $1,150.06; Traveling expenses, $591.00; Medical Examiners' fees, $362.19; Office furniture, $30.75; Canceled policies, $113.15; Miscellaneous expense, $791.92	3,341 93	
	Total Disbursements		$43,722 64
	Balance		$10,732 89
	(Total expenses, footings of items 5 to 16, $28,922.95.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the Books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $787.55; deposited in banks, $9,945.34; Washington Trust Guarantee Fund, $8,000.00; Washington Trust advance deposits, $1,220.28; Central National Bank, $725.06.	$10,732 89	
6.	Agents' debit balance, $.....; Bills receivable, $.....	.....	
7.	Other Assets, viz.:	.....	
	Total	.....	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$10,732 89

TRADERS AND TRAVELERS ACCIDENT COMPANY—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $ .....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $ .....; accrued, $.....; on other Assets	.....	
12.	Rents due, $ .....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Specific Benefit Assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested, as per No. 2 of Liabilities	$10,500 00	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	
17.	Other items	.....	
18.	Total Non-Ledger Assets		$10,500 00
	Gross Assets		
	Deduct Assets not Admitted.		
1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	.....	
2.	Agents' debit balance not secured by bonds, $.....; Bills Receivable, not secured, $.....	.....	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of items 15 and 16 over changes in Liabilities on same account	.....	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		
	Total Admitted Assets		$21,232 89

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $..... ; resisted, $10,500.00 (Schedule XI)	$10,500 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $.....(Schedule XI)	.....	
	Reported probable liability	1,000 00	
4.	Losses on post mortem policies, not adjusted, $..... ; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face $..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	1,220 28	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other Liabilities, viz.:	.....	
12.	Total Liabilities		$12,720 28
	Balance to Protect Contracts		$8,512 61

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	$8,000 00
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	512 61
18. Capital Stock paid in	.....	
Total Special Funds		$8,512 61

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	2,471	$13,519,000 00	2,254	$12,372,000 00
Policies or Certificates written or increased during the calendar year	2,503	10,504,000 00	1,410	5,380,000 00
Total	4,974	$24,023,000 00	3,664	$17,752,000 00
Deduct decreased or ceased to be in force during year	1,739	8,455,000 00	1,265	6,117,000 00
Total Policies or Certificates in force last December 31 (end of year)	3,235	$15,568,000 00	2,399	$11,635,000 00
Losses and claims unpaid December 31 (beginning of year)	3	$1,400 00	3	$1,400 00
Losses and claims incurred during the calendar year	254	20,099 69	124	15,785 40
Total	257	$21,499 69	127	$17,185 40
Losses and claims paid, scaled down and compromised during the year (all but $1,000 resisted)	236	14,799 69	117	8,250 42
Losses and claims outstanding unpaid last December 31 (end of year) for reasons hereinafter stated	26	11,500 00	6	5,534 97
Premiums and Assessments collected during year	2	$2,300 00	1	$2,000 00

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

UNITED ORDER OF THE GOLDEN CROSS,

Organized under the laws of the State of Tennessee, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Fessenden I. Day. Secretary, Wm. R. Cooper.

Incorporated July 4, 1876, under General Act.
Commenced business July 4, 1876.
Home office, Secretary's, Knoxville, Tenn.

Approved March 19, 1875. Chapter 142.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896 (Mortuary, $6,546.74; Expense, $4,955.65)		$11,502 39

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications. Gross amount	$5,525 00	
2. First year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), Expense asst. $31,031.35; Per Capita Tax, $904.40	31,935 75	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $535,636.15; Reserve, One hundred of this amount returned to Benefit Fund by surrender of order No. 2,884, issued preceding year, $3,750.00	539,386 15	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$576,846 90	
5. Interest from Mortgages, $4,565.25; Bonds and Stocks, $.....; Other Sources, $.....	4,565 25	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz: (profit and loss account must be itemized) Changes of certificates, $775.00; Supplies, $365.52; Other sources, $1,001.50	2,142 02	
Total income during the year		583,554 17
Sum of both amounts		$595,056 56

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid, $494,150.00	$494,150 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advanced payments returned to rejected applicants	.....	
4.	Paid members for dividends, $.....; for Surrender Values, $.....	.....	
	Total paid to members (items 1 to 4)	$494,150 00	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $..... ; subsequent years, $	10,648 38	
6.	Commissions paid or allowed for collecting assessments or premiums to Banks or Collectors	.....	
7.	Salaries and allowances of Managers and Agents not paid by commissions	2,192 72	
8.	Salaries of Officers, $5,784.66; other compensation of Officers, $1,455.10	7,239 76	
9.	Salaries and other compensation of office employes	3,566 65	
10.	Medical Examiners' fees, whether paid direct by members or otherwise, $3,750.00	3,750 00	
11.	Taxes on premiums, $..... ; Insurance Department fees and licenses, $.....; Municipal licenses, $..... .....; Tax on Franchise, $	.....	
12.	Taxes on Real Estate and Investments, $.....; Expenses and Repairs on Real Estate, $	.....	
13.	Rent (including $375.00 for Association's use of own buildings) less sub-leases; Advertising and printing, $2,139.05	2,514 05	
14.	Furniture, $..... .....; Legal expenses, $.....; Advertising and printing, $.....	.....	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Postage, Express, Stationery, Telegraph, $1,609.14; Legal Expenses, $2,541.96; Governing Bodies, $4,211.60; Official Publication and Supplies, $1,679.96; Insurance Departments, $32.50; Miscellaneous, $179.00; Mileage, $76.26; General Expenses, $1,635.89; Bonus and Rebate, $4,887.50	$16,853 81	
	Total disbursements		$540,915 37
	Balance		$54,141 19
	(Total expenses, footings of items 5 to 16, $46,765.37.)		

LEDGER ASSETS.

As per Ledger Accounts shown by the books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....	.....	
2.	Loans on Mortgages of Real Estate, first liens, $ .....; not first liens, $.....	.....	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $.....; and Stocks, $.....	.....	
5.	Cash in office, $.....; deposited in banks, $54,141.19 (Second National Bank, Nashua, N. H.)	$54,141 19	
6.	Agents' debit balance, $ .....; Bills receivable, $.....	.....	
7.	Other assets, viz.:	.....	
	Total	$54,141 19	
	DEDUCT LEDGER LIABILITIES.		
8.	Agents' credit balance, $.....; Borrowed money, $.....; all other, $.....	.....	
9.	Total Net Ledger Assets, as per balance on page —		$54,141 19

UNITED ORDER OF THE GOLDEN CROSS—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....	
11.	Interest due, $.....; accrued, $.....; on other Assets	.....	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	
13.	Market value of Real Estate over book value	$.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$.....	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	$44,000 00
17.	Other items:		.....
18.	Total Non-Ledger Assets		$44,000 00
	Gross Assets		$98,141 19

Deduct Assets not Admitted.

1.	Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....		.....
2.	Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		.....
3.	Loans on Personal Security, $.....		.....
4.	Excess of items 15 and 16 over changes in Liabilities on same account		.....
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value		.....
6.	Total		.....
	Total Admitted Assets		$98,141 19

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $5,000.00; adjusted, not due, $..... (Schedule XI)	$5,000 00	
2.	Losses on stipulated premium policies, not adjusted, $36,000.00; resisted, $8,000.00 (Schedule XI)	44,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	2,599 12	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $.....(Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face.....discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	.....	
8.	Surrender value obligations due or accrued, $.....; Dividend obligations due or accrued, $.....	.....	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	.....	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$51,599 12
	Balance to protect Contracts		$46,542 07

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$43,032 89	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,509 18	
18. Capital Stock paid in	.....	
Total Special Funds	.....	$46,542 07

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Add correction	25	$24,000 00	3	$6,000 00
Policies or Certificates in force December 31 (beginning of year), 1896	32,506	43,391,000 00	1,010	1,245,500 00
Policies or Certificates written or increased during the calendar year	5,023	6,655,500 00	260	318,500 00
Total	37,554	$50,070,500 00	1,273	$1,560,000 00
Deduct decreased or ceased to be in force during year	4,571	6,589,000 00	262	327,500 00
Total Policies or Certificates in force last December 31 (end of year), 1897	32,983	$43,481,500 00	1,011	$1,232,500 00
Add correction	.....	.....	.....	.....
Losses and claims unpaid December 31 (beginning of year), 1896	51	$77,500 00	.....	.....
Losses and claims incurred during the calendar year	319	465,650 00	12	$16,750 00
Total	370	$543,150 00	12	$16,750 00
Losses and claims paid, scaled down and compromised during the year	342	494,150 00	11	16,250 00
Losses and claims outstanding unpaid last December 31 (end of year), 1897	28	49,000 00	1	500 00
Premiums and Assessments collected during year	18	$566,567 50	18	$16,674 64

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

UNITED STATES BENEVOLENT SOCIETY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William I. Pearson. Secretary, J. Bert Pitcher.

Incorporated March 27, 1891, under P. A. of 1887.
Commenced business April 1, 1891.
Home office, 126 to 132 N. Franklin St., Saginaw, Mich.

Approved . . . . . Chapter 187.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$12,212 09

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$38,062 00	
2. First year's Assessments or Premiums: Expense, $27,928.50; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Specific and Temporary Disability Benefit, $65,166.50.	93,095 00	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$131,157 00	
5. Interest from mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	392 45	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$131,549 45
Sum of both amounts		$143,761 54

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	$43,032 89	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	3,509 18	
18. Capital Stock paid in	.....	
Total Special Funds	.....	$46,542 07

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Add correction	25	$24,000 00	3	$6,000 00
Policies or Certificates in force December 31 (beginning of year), 1896	32,506	43,391,000 00	1,010	1,245,500 00
Policies or Certificates written or increased during the calendar year	5,023	6,655,500 00	260	318,500 00
Total	37,554	$50,070,500 00	1,273	$1,560,000 00
Deduct decreased or ceased to be in force during year	4,571	6,589,000 00	262	327,500 00
Total Policies or Certificates in force last December 31 (end of year), 1897	32,983	$43,481,500 00	1,011	$1,232,500 00
Add correction	.....	.....	.....	.....
Losses and claims unpaid December 31 (beginning of year), 1896	51	$77,500 00	.....	.....
Losses and claims incurred during the calendar year	319	465,650 00	12	$16,750 00
Total	370	$543,150 00	12	$16,750 00
Losses and claims paid, scaled down and compromised during the year	342	494,150 00	11	16,250 00
Losses and claims outstanding unpaid last December 31 (end of year), 1897	28	49,000 00	1	500 00
Premiums and Assessments collected during year	18	$566,567 50	18	$16,674 64

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

UNITED STATES BENEVOLENT SOCIETY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, William I. Pearson. Secretary, J. Bert Pitcher.

Incorporated March 27, 1891, under P. A. of 1887.
Commenced business April 1, 1891.
Home office, 126 to 132 N. Franklin St., Saginaw, Mich.

Approved . . . . . Chapter 187.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$12,212 09

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	$38,062 00	
2. First year's Assessments or Premiums: Expense, $27,928.50; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose) Specific and Temporary Disability Benefit, $65,166.50.	93,095 00	
3. Subsequent year's Assessments or Premiums: Expense, $.....; Mortuary, $.....; Reserve, $.....; for other purposes (specify purpose), $.....	.....	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$131,157 00	
5. Interest from mortgages, $.....; Bonds and Stocks, $.....; Other sources, $.....	392 45	
6. Rents (including $.....for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $.....	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$131,549 45
Sum of both amounts		$143,761 54

Comprised under the following funds:		
13. Indemnity Fund (less amount thereof included in Liabilities and in Assets not admitted)	$17,003 36	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	6,845 50	
16 .....Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	858 82	
18. Capital Stock paid in	.....	
Total Special Funds		$25,607 00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	7,275	$721,900 00	539	$53,900 00
Policies or Certificates written or increased during the calendar year	14,909	1,490,900 00	999	99,900 00
Total	22,184	$2,212,800 00	1,538	$153,800 00
Deduct decreased or ceased to be in force during year	9,835	977,900 00	545	54,500 00
Total Policies or Certificates in force last December 31 (end of year)	12,349	$1,234,900 00	993	$99,300 00
Losses and claims unpaid December 31 (beginning of year)	1	$100 00	.....	.....
Losses and claims incurred during the calendar year	3,059	58,918 83	302	$5,469 58
Total	3,060	$58,018 83	302	$5,469 58
Losses and claims paid, scaled down and compromised during the year	3,059	58,918 83	302	5,469 58
Losses and claims outstanding unpaid last December 31 (end of year)	1	100 00	.....	.....
Premiums and Assessments collected during year	.....	$93,095 00	.....	$7,387 00

UNITED STATES BENEVOLENT SOCIETY—Continued.

NON-LEDGER ASSETS.

10. Interest due, $.....; accrued, $.....; on Mortgages		$212 65	
11. Interest due, $.....; accrued, $.....; on other Assets			
12. Rents due, $.....; accrued, $.....; on property or lease			
13. Market value of Real Estate over book value			
14. Market value of Bonds (not including interest) and Stocks over book value			
15. Mortuary Assessments due on last call, made within sixty days on insurance in force	$11,646 00		
Less cost collecting same	570 00		
16. Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities		$11,076 00	
7. Other items: Furniture		$1,200 00	
Total Non-Ledger Assets			$12,488 65
Gross Assets			$29,952 33

Deduct Assets not Admitted.

Furniture, Fixtures and Safes, $.....; Supplies, Printed Matter, Stationery, $.....	$1,200 00	
Agents' debit balances not secured by bonds, $.....; Bills Receivable, not secured, $.....		
Loans on Personal Security, $.....		
4. Excess of items 15 and 16 over changes in Liabilities on same account		
5. Depreciation in Ledger Assets to bring same to market value, if less than book value		
6. Total		1,200 00
Total Admitted Assets		$28,752 33

NON-LEDGER LIABILITIES.

[illegible]ium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	
[illegible]licies, not adjusted, $.....; resisted, $..... (Schedule XI)	
[illegible] unpaid, $.....; adjusted, not due, $..... (Schedule XI)	
[illegible] .....; resisted, $..... (Schedule XI)	
[illegible] claims (face..... .....discounted at 4 per cent.)	
[illegible]tment	

12. Taxes
13. Rent (insurance)
14. Furniture, $
15. Losses on disposal of Bonds
16. All other items, viz.: (details as
$958.39; Miscellaneous expenses

Total Disbursements

Balance

(Total expenses, footings of items 5 to 16, $188,661.24.)

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of business, December 31.

1. Book Value of Real Estate, unincumbered, $.....; incumbered, $.....; Interest-bearing loans being liens on policies and secured by advance deposits under policies, the deposits being reported at a liability	$4,799 79	
2. Loans on Mortgages of Real Estate, first liens, $ .....; not first liens, $.....; Bills receivable, being liens on policies secured by advance deposits under policies, the deposits being reported as a liability	4,058 72	
3. Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4. Book Value of Bonds, $1,000 00; and Stocks, $	1,000 00	
5. Cash in office, $2,374 63; deposited in banks, $59,023.79. (Hibernian Banking Association, $38,526.59; Chicago Title and Trust Co., $5,000.00; Milwaukee Avenue State Bank, $10,497.20; American Trust and Savings Bank, $5,000.00, all of Chicago, Ill.)	61,398 42	
6. Agents' debit balance, $3,240 24; Bills receivable, $.....; (since paid, $3,384.81; not paid, $18 959.94—$22,344.75)	28,584 99	
7. Other assets, viz.: Interest-bearing loans secured by liens on policies, but not reported as a liability	4,046 28	
Open accounts	14 79	
Total	$103,902 99	
Deduct Ledger Liabilities.		
8. Agents' credit balance, $2,873.18; Borrowed money, $.....; all other, $1,208.33	.....	
Applicants' advance payments (policies in process of being written), $2,814.80	6,896.31	
9. Total Net Ledger Assets, as per balance on page —		$97,006 68

ANNUAL STATEMENT for the year ending December 31, 1897, of the condition and affairs of the

WESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Indiana pursuant to the laws thereof.

President, Thomas Rhodus. Secretary, Charles Scott Johnson.

Incorporated June 19, 1894, under Illinois Law.
Commenced business June 26, 1894.
Home office, 100 Washington St., Chicago, Ill.

Approved June 22, 1893. Chapter 73.
Capital authorized . . . . . $.....
Capital subscribed . . . . . $.....
Capital paid in . . . . . $.....

BALANCE SHEET.

Amount of Net Ledger Assets December 31, 1896		$38,508 58

INCOME.

Gross amount paid by members to the Association or its Agents, without deductions for commissions or other expenses, as follows:		
1. Membership fees required or represented by applications	.....	
2. First year's Assessments or Premiums: Expense, $187,145.81; Mortuary, $25,877.41; for other purposes (specify purpose), returned to rejected applicants, $7,518,13	$220,541 35	
3. Subsequent year's Assessments or Premiums: Expense, $12,526.88; Mortuary, $18,996.51; Reserve, $.....; Guarantee, $20,441.21; for other purposes (specify purpose), $.....	51,964 60	
4. Medical Examiners' fees paid by applicant	.....	
Total paid by members	$272,505 95	
5. Interest from Mortgages, $.....; Bonds and Stocks, $.....; Other Sources, $511.47	511 47	
6. Rents (including $..... for Association's use of own buildings)	.....	
7. Profit on disposal of Real Estate, $.....; of Securities, $	.....	
8. From all other sources, viz.: (profit and loss account must be itemized)	.....	
Total income during the year		$273.017 42
Sum of both amounts		311,526 00

DISBURSEMENTS DURING YEAR.

1.	Death claims or installments paid	$16,875 00	
2.	Endowments, $.....; Old Age benefits, $.....; Disability, Sick or Accident benefits, $.....	.....	
3.	Advance Payments returned to rejected applicants	7,518 13	
4.	Paid members for Dividends, $.....; for Surrender Values, $1,464.95	1,464 95	
	Total paid to members (items 1 to 4)	$25,858 08	
5.	Commissions and Fees retained by or paid or allowed to Agents on account of first year's fees, dues, assessments or premiums, $74,871.26; subsequent years, $2,880.65	77,751 91	
6.	Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,018 15	
7.	Salaries and allowances of Managers and Agents not paid by commissions	55,592 89	
8.	Salaries of Officers, $.....; Other compensation of Officers, $17,407.98	17,407 98	
9.	Salaries and other compensation of office employes	9,986 61	
10.	Medical Examiners' fees, whether paid direct by members or otherwise	9,315 00	
11.	Taxes on premiums, $.....; Insurance Department fees and licenses, $867.15; Municipal licenses, $.....; Tax on Franchise, $.....	867 15	
12.	Taxes on Real Estate and Investments, $.....; Expenses and repairs on Real Estate, $.....	.....	
13.	Rent (including $..... for Association's use of own buildings) less sub-leases	2,875 44	
14.	Furniture, $1,279.48; Legal expenses, $1,982.38; Advertising and printing, $4,376.83	7,638 69	
15.	Losses on disposal of Real Estate, $.....; of Securities, $.....	.....	
16.	All other items, viz.: (profit and loss account must be itemized) Library, $62.75; Postage, $2,853.49; Telegrams and Telephone, $958.59; Miscellaneous expense, $1,653.22; Incidental expense, $679.37	6,207 42	
	Total Disbursements		$214,519 32
	Balance		$97,006 68
	(Total expenses, footings of items 5 to 16, $188,661.24.)		311,526 00

LEDGER ASSETS.

As per Ledger Accounts Shown by the Books at Home Office at close of business, December 31.

1.	Book Value of Real Estate, unincumbered, $.....; incumbered, $.....; Interest-bearing loans being liens on policies and secured by advance deposits under policies, the deposits being reported at a liability	$4,799 79	
2.	Loans on Mortgages of Real Estate, first liens, $.....; not first liens, $.....; Bills receivable, being liens on policies secured by advance deposits under policies, the deposits being reported as a liability	4,058 72	
3.	Loans secured by pledge of Bonds, Stocks, or other Collateral	.....	
4.	Book Value of Bonds, $1,000 00; and Stocks, $.....	1,000 00	
5.	Cash in office, $2,374 63; deposited in banks, $59,023.79. (Hibernian Banking Association, $38,526.59; Chicago Title and Trust Co., $5,000.00; Milwaukee Avenue State Bank, $10,497.20; American Trust and Savings Bank, $5,000.00, all of Chicago, Ill.)	61,398 42	
6.	Agents' debit balance, $3,240 24; Bills receivable, $.....; (since paid, $3,384.81; not paid, $18,959.94—$22,344.75)	28,584 99	
7.	Other assets, viz.: Interest-bearing loans secured by liens on policies, but not reported as a liability	4,046 28	
	Open accounts	14 79	
	Total	$103,902 99	
	Deduct Ledger Liabilities.		
8.	Agents' credit balance, $2,873.18; Borrowed money, $.....; all other, $1,208.33	.....	
	Applicants' advance payments (policies in process of being written), $2,814.80	6,896.31	
9.	Total Net Ledger Assets, as per balance on page —		$97,006 68

WESTERN MUTUAL LIFE ASSOCIATION—Continued.

NON-LEDGER ASSETS.

10.	Interest due, $.....; accrued, $.....; on Mortgages	$.....		
11.	Interest due, $.....; accrued, $.....; on other Assets	1 131 20	$1,131 20	
12.	Rents due, $.....; accrued, $.....; on property or lease	.....	.....	
13.	Market value of Real Estate over book value	$.....	.....	
14.	Market value of Bonds (not including interest) and Stocks over book value	.....	.....	
15.	Mortuary Assessments due on last call, made within sixty days on insurance in force	$832 45	$832 45	
16.	Mortuary Assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of Liabilities	.....	.....	
17.	Other items: Furniture and Fixtures, $2,236.40; Supplies, Printed Matter, Stationery, $1,022.16		$3,258 56	
18.	Total Non-Ledger Assets			$5,222 21
	Gross Assets			$104,228 89

DEDUCT ASSETS NOT ADMITTED.

1.	Furniture, Fixtures and Safes, $2,236.40; Supplies, Printed Matter, Stationery, $1,022.16	3,258 56	
2.	Agents' debit balances not secured by bonds, $2,226.57; Bills Receivable, not secured, and not since paid, $18,959.94	21,186 51	
3.	Loans on Personal Security, $.....	.....	
4.	Excess of Items 15 and 16 over changes in Liabilities on same account; Interest bearing loans secured by liens on policies, but not reported as a liability	4,046 28	
5.	Depreciation in Ledger Assets to bring same to market value, if less than book value	.....	
6.	Total		$28,491 35
	Total Admitted Assets		$73,737 54

NON-LEDGER LIABILITIES.

1.	Losses on stipulated premium policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
2.	Losses on stipulated premium policies, not adjusted, $2,000; resisted, $..... (Schedule XI)	$2,000 00	
3.	Losses on post mortem policies, due and unpaid, $.....; adjusted, not due, $..... (Schedule XI)	.....	
4.	Losses on post mortem policies, not adjusted, $.....; resisted, $..... (Schedule XI)	.....	
5.	Present value future payments on installment policy claims (face..... discounted at 4 per cent.)	.....	
6.	Disability, sick, accidents or other benefits, due or accrued, remaining unpaid	.....	
7.	Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	10,053 39	
8.	Surrendered value obligations due or accrued, $1,175.94; Dividend obligations due or accrued, $.....	1,175 94	
9.	Premiums or Assessments paid before due	.....	
10.	Excess over Association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon	37,942 00	
11.	All other liabilities, viz.:	.....	
12.	Total Liabilities		$51,171 33
	Surplus over all		$22,566 21

Comprised under the following funds:		
13. Mortuary Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
14. Reserve Fund (less amount thereof included in Liabilities and in Assets not admitted)	$14,592 45	
15. Emergency Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
16. ..... Fund (less amount thereof included in Liabilities and in Assets not admitted)	.....	
17. General or Expense Fund (less amount thereof included in Liabilities and in Assets not admitted)	7,973 76	
18. Capital Stock paid in	.....	
Total Special Funds		$22,566 21

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Indiana During Year.	
	Number.	Amount.	Number.	Amount.
Policies or Certificates in force December 31 (beginning of year)	1,549	$3,124,031 50	.....	.....
Policies or Certificates written or increased during the calendar year	2,120	6,959,408 00	20	$90,533 50
Total	3,669	$10,083,439 50	20	$90,533 50
Deduct decreased or ceased to be in force during year	802	1,976,277 50	.....	.....
Total Policies or Certificates in force last December 31 (end of year)	2,867	$8,107,162 00	20	$90,533 50
Losses and claims unpaid December 31 (beginning of year)	2	$3,000 00	.....	.....
Losses and claims incurred during the calendar year	5	17,000 00	.....	.....
Total	7	$20,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year	6	18,000 00	.....	.....
Losses and claims outstanding unpaid last December 31 (end of year)	1	2,000 00	.....	.....
Premiums and Assessments collected during year	.....	$272,505 95	.....	$3,486 20